

# Appendix E

## Top 40 Insurance Companies by Line of Business in Washington 2011



State of Washington  
Office of Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

2011 Washington Market Share and Loss Ratio  
Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Virginia Surety Co Inc	40827	IL	\$6,374	29.33%	\$5,558	\$4,043	72.73%
2	Araq Ins Co	34738	IA	\$5,749	26.45%	\$5,747	\$2,894	50.35%
3	Physicians Ins A Mut Co	40738	WA	\$4,197	19.31%	\$4,197	\$2,403	57.27%
4	Midwest Employers Cas Co	23612	DE	\$2,188	10.07%	\$2,178	\$1,484	68.12%
5	Triton Ins Co	41211	TX	\$1,070	4.92%	\$969	\$351	36.18%
6	Central States Ind Co Of Omaha	34274	NE	\$1,030	4.74%	\$1,030	(\$6)	(0.62)%
7	Yosemite Ins Co	26220	IN	\$335	1.54%	\$326	\$282	86.51%
8	American Road Ins Co	19631	MI	\$301	1.38%	\$301	\$17	5.76%
9	Courtesy Ins Co	26492	FL	\$266	1.22%	\$236	\$50	21.35%
10	Allstate Prop & Cas Ins Co	17230	IL	\$231	1.06%	\$233	\$0	0.00%
11	St Paul Fire & Marine Ins Co	24767	CT	\$222	1.02%	\$56	\$8	13.86%
12	Stonebridge Cas Ins Co	10952	OH	\$205	0.94%	\$205	\$24	11.95%
13	Esurance Ins Co	25712	WI	\$135	0.62%	\$135	\$0	0.00%
14	Excess Share Ins Corp	10003	OH	\$52	0.24%	\$52	\$0	0.00%
15	American Bankers Ins Co Of FL	10111	FL	\$50	0.23%	\$50	\$0	0.00%
16	Ohio Ind Co	26565	OH	\$9	0.04%	\$17	\$0	0.00%
17	American Reliable Ins Co	19615	AZ	\$5	0.02%	\$4	\$0	1.05%
18	Gray Ins Co	36307	LA	\$1	0.00%	\$1	\$0	0.00%
19	Encompass Ind Co	15130	IL	\$0	0.00%	\$0	\$0	0.00%
20	Great Amer Ins Co	16691	OH	(\$63)	(0.29)%	\$123	(\$47)	(38.57)%
All 5 Other Companies				(\$620)	(2.85)%	\$183	(\$161)	(87.90)%
Totals (Loss Ratio is average)				\$21,735	100.00%	\$21,599	\$11,341	52.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Warranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Dealers Assur Co	16705	OH	\$10,887	34.14%	\$8,492	\$4,250	50.05%
2	Universal Underwriters Ins Co	41181	KS	\$6,361	19.95%	\$7,272	\$4,164	57.26%
3	Continental Ins Co	35289	PA	\$4,280	13.42%	\$4,550	\$2,437	53.57%
4	Lyndon Prop Ins Co	35769	MO	\$3,839	12.04%	\$2,467	\$1,692	68.59%
5	Sutter Ins Co	32107	CA	\$2,214	6.94%	\$1,727	\$1,511	87.49%
6	Heritage Ind Co	39527	CA	\$2,061	6.46%	\$1,356	\$604	44.53%
7	National Cas Co	11991	WI	\$1,276	4.00%	\$1,361	\$721	53.03%
8	American Mercury Ins Co	16810	OK	\$827	2.59%	\$898	\$541	60.26%
9	Virginia Surety Co Inc	40827	IL	\$497	1.56%	\$1,091	\$298	27.29%
10	Wesco Ins Co	25011	DE	\$323	1.01%	\$710	\$234	33.01%
11	Great Amer Ins Co	16691	OH	\$160	0.50%	\$192	\$312	162.26%
12	First Colonial Ins Co	29980	FL	\$55	0.17%	\$132	\$36	27.40%
13	MIC Prop & Cas Ins Corp	38601	MI	\$52	0.16%	\$56	\$4	6.52%
14	Great Amer Assur Co	26344	OH	\$40	0.13%	\$24	\$22	92.12%
15	Courtesy Ins Co	26492	FL	\$17	0.05%	\$16	\$20	127.31%
16	Old Republic Ins Co	24147	PA	\$9	0.03%	\$101	\$44	43.91%
17	American Bankers Ins Co Of FL	10111	FL	\$6	0.02%	\$6	\$0	6.63%
18	Balboa Ins Co	24813	CA	\$0	0.00%	\$49	\$24	47.54%
19	Aspen Amer Ins Co	43460	TX	(\$2)	(0.01)%	\$709	\$552	77.90%
20	Greenwich Ins Co	22322	DE	(\$58)	(0.18)%	\$1,276	\$739	57.92%
21	Corepointe Ins Co	10499	MI	(\$955)	(2.99)%	\$1,666	\$1,644	98.69%
All 3	Other Companies			\$0	0.00%	\$0	(\$21)	4515.76%
Totals (Loss Ratio is average)				\$31,890	100.00%	\$34,149	\$19,829	58.06%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

## Line of Business: Title

Top 40 Authorized Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	First Amer Title Ins Co	50814	CA	\$66,965	30.85%	\$68,014	\$2,095	3.08%
2	Chicago Title Ins Co	50229	NE	\$59,353	27.34%	\$63,203	\$6,413	10.15%
3	Old Republic Natl Title Ins Co	50520	MN	\$27,379	12.61%	\$26,802	\$1,389	5.18%
4	Stewart Title Guar Co	50121	TX	\$26,743	12.32%	\$26,109	\$1,164	4.46%
5	Fidelity Natl Title Ins Co	51586	CA	\$19,817	9.13%	\$20,839	\$3,042	14.60%
6	Commonwealth Land Title Ins Co	50083	NE	\$5,778	2.66%	\$5,943	\$2,427	40.83%
7	National Title Ins Of NY Inc	51020	NY	\$5,162	2.38%	\$4,786	\$0	0.00%
8	Title Resources Guar Co	50016	TX	\$4,552	2.10%	\$4,221	\$3	0.07%
9	WFG Natl Title Ins Co	51152	SC	\$1,202	0.55%	\$1,115	\$0	0.00%
10	EnTitle Ins Co	51632	OH	\$78	0.04%	\$82	\$0	0.00%
11	Westcor Land Title Ins Co	50050	CA	\$66	0.03%	\$65	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	7.47%
Totals				\$217,096	100.00%	\$221,179	\$16,533	7.47%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Surety

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$37,241	23.05%	\$29,323	(\$104)	(0.35)%
2	Fidelity & Deposit Co Of MD	39306	MD	\$18,136	11.22%	\$10,739	\$722	6.72%
3	Safeco Ins Co Of Amer	24740	WA	\$16,715	10.34%	\$14,362	(\$5,156)	(35.90)%
4	Liberty Mut Ins Co	23043	MA	\$10,717	6.63%	\$6,719	(\$833)	(12.40)%
5	American Contractors Ind Co	10216	CA	\$8,644	5.35%	\$7,523	\$1,258	16.72%
6	Federal Ins Co	20281	IN	\$7,757	4.80%	\$4,678	(\$96)	(2.05)%
7	Contractors Bonding & Ins Co	37206	WA	\$5,715	3.54%	\$6,041	\$1,147	18.99%
8	Western Surety Co	13188	SD	\$5,635	3.49%	\$5,868	\$1,204	20.52%
9	Lexon Ins Co	13307	TX	\$3,799	2.35%	\$2,769	\$93	3.37%
10	Hartford Fire In Co	19682	CT	\$3,789	2.35%	\$4,434	\$6,135	138.36%
11	RLI Ins Co	13056	IL	\$3,230	2.00%	\$3,299	\$438	13.27%
12	Developers Surety & Ind Co	12718	IA	\$2,916	1.80%	\$3,044	\$1,282	42.12%
13	Platte River Ins Co	18619	NE	\$2,491	1.54%	\$2,576	\$455	17.67%
14	First Natl Ins Co Of Amer	24724	WA	\$2,430	1.50%	\$2,934	\$623	21.23%
15	Berkley Regional Ins Co	29580	DE	\$2,201	1.36%	\$2,126	(\$10)	(0.45)%
16	Westchester Fire Ins Co	10030	PA	\$1,964	1.22%	\$1,924	(\$295)	(15.33)%
17	International Fidelity Ins Co	11592	NJ	\$1,737	1.08%	\$1,596	\$485	30.36%
18	Great Amer Ins Co	16691	OH	\$1,649	1.02%	\$2,204	\$217	9.83%
19	Insurance Co Of The State Of PA	19429	PA	\$1,597	0.99%	\$1,799	(\$103)	(5.71)%
20	North Amer Specialty Ins Co	29874	NH	\$1,550	0.96%	\$1,503	\$448	29.78%
21	Merchants Bonding Co a Mut	14494	IA	\$1,321	0.82%	\$1,066	(\$41)	(3.88)%
22	Hartford Cas Ins Co	29424	IN	\$1,249	0.77%	\$874	(\$31)	(3.50)%
23	Continental Ins Co	35289	PA	\$1,248	0.77%	\$1,077	(\$4)	(0.35)%
24	American States Ins Co	19704	IN	\$1,099	0.68%	\$1,139	\$63	5.54%
25	American Safety Cas Ins Co	39969	OK	\$1,003	0.62%	\$1,102	\$1,021	92.67%
26	Safety Natl Cas Corp	15105	MO	\$980	0.61%	\$992	\$53	5.33%
27	Hanover Ins Co	22292	NH	\$917	0.57%	\$829	(\$5)	(0.62)%
28	Ohio Cas Ins Co	24074	OH	\$886	0.55%	\$1,009	\$285	28.23%
29	Old Republic Surety Co	40444	WI	\$706	0.44%	\$714	\$40	5.64%
30	Ullico Cas Co	37893	DE	\$603	0.37%	\$713	\$203	28.54%
31	Indemnity Co Of CA	25550	CA	\$585	0.36%	\$713	\$210	29.48%
32	Travelers Cas & Surety Co	19038	CT	\$546	0.34%	\$643	(\$12)	(1.79)%
33	Employers Mut Cas Co	21415	IA	\$536	0.33%	\$526	\$848	161.19%
34	Arch Ins Co	11150	MO	\$527	0.33%	\$420	\$112	26.60%
35	State Farm Fire & Cas Co	25143	IL	\$513	0.32%	\$533	\$128	24.03%
36	National Union Fire Ins Co Of Pitts	19445	PA	\$498	0.31%	\$505	\$71	14.15%
37	Cincinnati Ins Co	10677	OH	\$479	0.30%	\$497	\$48	9.61%
38	Bankers Ins Co	33162	FL	\$446	0.28%	\$474	\$144	30.32%
39	United States Fire Ins Co	21113	DE	\$446	0.28%	\$393	(\$23)	(5.79)%
40	Allegheny Cas Co	13285	PA	\$412	0.25%	\$362	\$12	3.19%
All 118 Other Companies				\$6,672	4.13%	\$7,413	\$945	12.75%
Totals (Loss Ratio is average)				\$161,584	100.00%	\$137,456	\$11,979	8.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Products Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$3,011	12.74%	\$3,479	\$4,021	115.57%
2	Electric Ins Co	21261	MA	\$1,535	6.49%	\$1,535	\$1,433	93.36%
3	Western Natl Assur Co	24465	MN	\$1,226	5.19%	\$1,272	\$104	8.17%
4	Great Northern Ins Co	20303	IN	\$987	4.18%	\$940	(\$592)	(63.01)%
5	Ace Amer Ins Co	22667	PA	\$925	3.91%	\$835	(\$238)	(28.52)%
6	Catlin Ins Co	19518	TX	\$850	3.60%	\$622	\$340	54.70%
7	Nationwide Mut Ins Co	23787	OH	\$837	3.54%	\$803	\$206	25.61%
8	Wesco Ins Co	25011	DE	\$624	2.64%	\$609	\$323	53.04%
9	Travelers Prop Cas Co Of Amer	25674	CT	\$620	2.62%	\$607	\$348	57.30%
10	Zurich Amer Ins Co	16535	NY	\$617	2.61%	\$498	(\$166)	(33.32)%
11	Liberty Ins Corp	42404	IL	\$606	2.57%	\$451	\$501	111.06%
12	American Guar & Liab Ins	26247	NY	\$558	2.36%	\$578	(\$137)	(23.66)%
13	National Union Fire Ins Co Of Pitts	19445	PA	\$555	2.35%	\$595	\$668	112.24%
14	Nationwide Agribusiness Ins Co	28223	IA	\$509	2.15%	\$436	\$36	8.16%
15	National Surety Corp	21881	IL	\$505	2.14%	\$520	\$103	19.88%
16	Sentry Ins A Mut Co	24988	WI	\$474	2.00%	\$469	\$10	2.06%
17	Twin City Fire Ins Co Co	29459	IN	\$454	1.92%	\$502	\$17	3.38%
18	Liberty Mut Ins Co	23043	MA	\$424	1.80%	\$469	(\$124)	(26.47)%
19	Federated Mut Ins Co	13935	MN	\$388	1.64%	\$419	(\$223)	(53.26)%
20	Granite State Ins Co	23809	PA	\$377	1.59%	\$320	\$276	86.21%
21	Liberty Mut Fire Ins Co	23035	WI	\$336	1.42%	\$253	\$1,689	667.22%
22	Ohio Security Ins Co	24082	OH	\$302	1.28%	\$196	\$45	22.87%
23	Cincinnati Ins Co	10677	OH	\$276	1.17%	\$201	\$58	28.82%
24	Arch Ins Co	11150	MO	\$276	1.17%	\$242	(\$19)	(8.00)%
25	Berkshire Hathaway Homestate Ins Co	20044	NE	\$268	1.13%	\$332	\$1,640	493.59%
26	American States Ins Co	19704	IN	\$241	1.02%	\$262	(\$359)	(137.18)%
27	Indiana Lumbermens Mut Ins Co	14265	IN	\$225	0.95%	\$228	\$5	2.13%
28	Endurance Amer Ins Co	10641	DE	\$218	0.92%	\$218	\$93	42.88%
29	North Pacific Ins Co	23892	OR	\$215	0.91%	\$245	\$1	0.42%
30	Benchmark Ins Co	41394	KS	\$199	0.84%	\$223	(\$6)	(2.80)%
31	Ohio Cas Ins Co	24074	OH	\$198	0.84%	\$275	(\$75)	(27.21)%
32	Oregon Mut Ins Co	14907	OR	\$198	0.84%	\$225	\$112	49.96%
33	American Fire & Cas Co	24066	OH	\$188	0.79%	\$212	(\$3)	(1.19)%
34	HDI Gerling Amer Ins Co	41343	IL	\$180	0.76%	\$180	\$29	15.89%
35	Oregon Automobile Ins Co	23922	OR	\$177	0.75%	\$196	\$685	349.80%
36	Liberty Northwest Ins Corp	41939	OR	\$175	0.74%	\$184	\$8	4.47%
37	West Amer Ins Co	44393	IN	\$155	0.66%	\$248	(\$32)	(13.04)%
38	Old Republic Ins Co	24147	PA	\$133	0.56%	\$136	\$25	18.19%
39	First Natl Ins Co Of Amer	24724	WA	\$131	0.55%	\$149	(\$118)	(79.53)%
40	Sentry Select Ins Co	21180	WI	\$131	0.55%	\$129	(\$15)	(11.74)%
All 175 Other Companies				\$3,330	14.09%	\$3,424	\$9,848	287.66%
Totals (Loss Ratio is average)				\$23,632	100.00%	\$23,716	\$20,516	86.50%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Exclude

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$518,725	6.11%	\$519,354	\$333,007	64.12%
2	Farmers Ins Co Of WA	21644	WA	\$450,340	5.31%	\$466,138	\$206,327	44.26%
3	State Farm Fire & Cas Co	25143	IL	\$402,066	4.74%	\$398,340	\$170,393	42.78%
4	Pemco Mut Ins Co	24341	WA	\$322,130	3.79%	\$320,579	\$191,162	59.63%
5	Allstate Ins Co	19232	IL	\$202,535	2.39%	\$209,330	\$104,677	50.01%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$202,196	2.38%	\$204,920	\$108,528	52.96%
7	United Serv Automobile Assn	25941	TX	\$195,408	2.30%	\$192,589	\$119,325	61.96%
8	Safeco Ins Co Of Amer	24740	WA	\$189,839	2.24%	\$183,149	\$54,251	29.62%
9	Safeco Ins Co Of IL	39012	IL	\$182,930	2.16%	\$184,555	\$90,039	48.79%
10	American Family Mut Ins Co	19275	WI	\$148,902	1.75%	\$141,346	\$114,527	81.03%
11	Geico Gen Ins Co	35882	MD	\$144,308	1.70%	\$142,731	\$101,010	70.77%
12	USAA Cas Ins Co	25968	TX	\$140,319	1.65%	\$137,735	\$92,856	67.42%
13	Allstate Prop & Cas Ins Co	17230	IL	\$118,845	1.40%	\$118,168	\$59,027	49.95%
14	Allstate Fire & Cas Ins Co	29688	IL	\$115,305	1.36%	\$108,292	\$68,747	63.48%
15	Liberty Mut Fire Ins Co	23035	WI	\$109,570	1.29%	\$104,838	\$43,875	41.85%
16	Progressive Direct Ins Co	16322	OH	\$108,958	1.28%	\$103,407	\$60,250	58.26%
17	Allstate Ind Co	19240	IL	\$106,795	1.26%	\$108,476	\$52,544	48.44%
18	National Union Fire Ins Co Of Pitts	19445	PA	\$106,195	1.25%	\$120,466	\$60,210	49.98%
19	Progressive Cas Ins Co	24260	OH	\$105,892	1.25%	\$98,622	\$65,156	66.07%
20	First Natl Ins Co Of Amer	24724	WA	\$100,496	1.18%	\$87,902	\$45,828	52.14%
21	Physicians Ins A Mut Co	40738	WA	\$77,311	0.91%	\$74,231	\$26,048	35.09%
22	Federal Ins Co	20281	IN	\$74,580	0.88%	\$78,986	\$62,105	78.63%
23	Geico Ind Co	22055	MD	\$71,001	0.84%	\$70,994	\$42,474	59.83%
24	IDS Prop Cas Ins Co	29068	WI	\$70,297	0.83%	\$69,539	\$50,859	73.14%
25	Continental Cas Co	20443	IL	\$68,905	0.81%	\$69,512	\$38,622	55.56%
26	Unigard Ins Co	25747	WI	\$66,240	0.78%	\$70,575	\$35,125	49.77%
27	Grange Ins Assn	22101	WA	\$66,061	0.78%	\$65,290	\$37,368	57.23%
28	Country Mut Ins Co	20990	IL	\$61,313	0.72%	\$59,916	\$30,043	50.14%
29	Travelers Home & Marine Ins Co	27998	CT	\$61,257	0.72%	\$56,426	\$35,674	63.22%
30	Liberty Mut Ins Co	23043	MA	\$60,502	0.71%	\$56,648	\$19,839	35.02%
31	Travelers Cas & Surety Co Of Amer	31194	CT	\$58,198	0.69%	\$48,113	\$10,852	22.56%
32	Hartford Cas Ins Co	29424	IN	\$58,040	0.68%	\$57,581	\$33,685	58.50%
33	Zurich Amer Ins Co	16535	NY	\$56,871	0.67%	\$57,046	\$44,993	78.87%
34	American States Ins Co	19704	IN	\$55,116	0.65%	\$57,573	(\$13,577)	(23.58)%
35	Government Employees Ins Co	22063	MD	\$53,616	0.63%	\$53,983	\$36,921	68.39%
36	Property & Cas Ins Co Of Hartford	34690	IN	\$52,298	0.62%	\$52,692	\$26,095	49.52%
37	Affiliated Fm Ins Co	10014	RI	\$52,257	0.62%	\$49,581	\$4,030	8.13%
38	Factory Mut Ins Co	21482	RI	\$51,557	0.61%	\$52,776	\$3,976	7.53%
39	Philadelphia Ind Ins Co	18058	PA	\$51,060	0.60%	\$50,959	\$27,511	53.99%
40	Ace Amer Ins Co	22667	PA	\$48,238	0.57%	\$42,826	\$8,560	19.99%
	All 674 Other Companies			\$3,302,099	38.90%	\$3,295,855	\$1,780,410	52.52%
	Totals			\$8,488,573	100.00%	\$8,442,039	\$4,483,353	53.11%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Other Liability - Occurrence

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$22,614	5.49%	\$24,388	\$12,156	49.84%
2	Ace Amer Ins Co	22667	PA	\$17,290	4.19%	\$16,618	\$3,336	20.07%
3	American States Ins Co	19704	IN	\$15,673	3.80%	\$16,351	(\$16,047)	(98.14)%
4	State Farm Fire & Cas Co	25143	IL	\$15,151	3.68%	\$14,886	\$5,897	39.61%
5	Safeco Ins Co Of Amer	24740	WA	\$14,394	3.49%	\$13,886	(\$379)	(2.73)%
6	Zurich Amer Ins Co	16535	NY	\$13,548	3.29%	\$12,645	\$14,930	118.07%
7	Hudson Ins Co	25054	DE	\$13,073	3.17%	\$12,381	\$6,792	54.86%
8	National Union Fire Ins Co Of Pitts	19445	PA	\$11,453	2.78%	\$11,682	\$22,684	194.17%
9	Federal Ins Co	20281	IN	\$9,461	2.30%	\$10,014	\$6,272	62.63%
10	Navigators Ins Co	42307	NY	\$7,825	1.90%	\$6,718	\$6,684	99.48%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$7,283	1.77%	\$6,951	\$246	3.54%
12	Insurance Co Of The State Of PA	19429	PA	\$6,926	1.68%	\$2,589	\$18,450	712.70%
13	Farmers Ins Exch	21652	CA	\$6,343	1.54%	\$6,487	(\$480)	(7.39)%
14	American Guar & Liab Ins	26247	NY	\$6,321	1.53%	\$7,016	\$783	11.16%
15	National Cas Co	11991	WI	\$6,300	1.53%	\$6,248	\$4,147	66.38%
16	Cumis Ins Society Inc	10847	IA	\$6,216	1.51%	\$6,148	\$3,193	51.94%
17	Toyota Motor Ins Co	37621	IA	\$6,118	1.48%	\$4,852	\$1,730	35.66%
18	Continental Cas Co	20443	IL	\$6,021	1.46%	\$5,998	(\$1,755)	(29.26)%
19	Pemco Mut Ins Co	24341	WA	\$5,773	1.40%	\$5,716	\$1,652	28.90%
20	Ohio Cas Ins Co	24074	OH	\$5,667	1.37%	\$7,751	(\$22)	(0.29)%
21	Mutual Of Enumclaw Ins Co	14761	WA	\$5,460	1.32%	\$5,705	\$1,385	24.28%
22	Philadelphia Ind Ins Co	18058	PA	\$5,191	1.26%	\$5,282	\$5,692	107.76%
23	Starr Ind & Liab Co	38318	TX	\$5,118	1.24%	\$2,563	\$1,354	52.84%
24	Allstate Ins Co	19232	IL	\$4,989	1.21%	\$5,230	\$5,346	102.22%
25	Unigard Ins Co	25747	WI	\$4,962	1.20%	\$5,358	\$1,933	36.08%
26	Travelers Ind Co	25658	CT	\$4,929	1.20%	\$4,960	\$1,124	22.65%
27	Allstate Ind Co	19240	IL	\$4,536	1.10%	\$4,188	\$2,866	68.44%
28	Continental Western Ins Co	10804	IA	\$4,186	1.02%	\$3,748	\$2,939	78.40%
29	United Serv Automobile Assn	25941	TX	\$4,130	1.00%	\$3,959	\$1,851	46.75%
30	St Paul Fire & Marine Ins Co	24767	CT	\$4,063	0.99%	\$3,839	(\$7,847)	(204.43)%
31	Western Natl Assur Co	24465	MN	\$3,785	0.92%	\$3,799	\$434	11.43%
32	Ace Prop & Cas Ins Co	20699	PA	\$3,216	0.78%	\$3,157	\$1,836	58.15%
33	Securian Cas Co	10054	MN	\$3,150	0.76%	\$3,058	\$982	32.13%
34	Hartford Cas Ins Co	29424	IN	\$3,111	0.75%	\$3,201	\$1,490	46.56%
35	National Surety Corp	21881	IL	\$2,889	0.70%	\$3,109	\$3,101	99.73%
36	Liberty Mut Ins Co	23043	MA	\$2,884	0.70%	\$3,112	\$550	17.69%
37	Transportation Ins Co	20494	IL	\$2,812	0.68%	\$3,323	\$14,981	450.82%
38	Great Amer Ins Co	16691	OH	\$2,806	0.68%	\$2,596	\$6,283	242.08%
39	RSUI Ind Co	22314	NH	\$2,762	0.67%	\$2,584	(\$364)	(14.08)%
40	American Automobile Ins Co	21849	MO	\$2,670	0.65%	\$2,528	(\$310)	(12.26)%
	All 385 Other Companies			\$131,113	31.81%	\$131,313	\$84,187	64.11%
	Totals (Loss Ratio is average)			\$412,213	100.00%	\$405,937	\$220,084	54.22%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Other Liability - Claims-Made

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$23,692	11.13%	\$33,492	\$18,038	53.86%
2	Continental Cas Co	20443	IL	\$22,847	10.73%	\$22,322	\$11,064	49.56%
3	Federal Ins Co	20281	IN	\$18,409	8.65%	\$22,173	\$45,164	203.69%
4	Travelers Cas & Surety Co Of Amer	31194	CT	\$17,302	8.13%	\$15,517	\$10,123	65.23%
5	Philadelphia Ind Ins Co	18058	PA	\$8,085	3.80%	\$7,782	\$7,236	92.99%
6	Attorneys Liab Assur Society Inc RRG	10639	VT	\$7,128	3.35%	\$7,128	\$87	1.22%
7	XL Specialty Ins Co	37885	DE	\$6,283	2.95%	\$7,048	\$27,269	386.89%
8	Scottsdale Ind Co	15580	OH	\$5,609	2.63%	\$5,179	\$2,080	40.17%
9	Darwin Natl Assur Co	16624	DE	\$5,107	2.40%	\$4,533	\$1,597	35.23%
10	Executive Risk Ind Inc	35181	DE	\$4,618	2.17%	\$4,903	\$95	1.93%
11	Ace Amer Ins Co	22667	PA	\$4,538	2.13%	\$3,670	\$998	27.19%
12	Zurich Amer Ins Co	16535	NY	\$4,496	2.11%	\$5,747	\$8,190	142.52%
13	Arch Ins Co	11150	MO	\$3,408	1.60%	\$3,252	\$1,811	55.69%
14	Carolina Cas Ins Co	10510	IA	\$3,196	1.50%	\$3,072	\$4,091	133.16%
15	Axis Ins Co	37273	IL	\$3,117	1.46%	\$2,985	\$264	8.83%
16	Beazley Ins Co Inc	37540	CT	\$2,821	1.33%	\$2,533	\$5,247	207.17%
17	American Guar & Liab Ins	26247	NY	\$2,720	1.28%	\$2,775	\$1,648	59.38%
18	United States Liab Ins Co	25895	PA	\$2,594	1.22%	\$2,507	\$117	4.67%
19	Great Amer Ins Co	16691	OH	\$2,365	1.11%	\$2,236	\$432	19.30%
20	St Paul Mercury Ins Co	24791	CT	\$2,334	1.10%	\$3,050	\$1,365	44.75%
21	Navigators Ins Co	42307	NY	\$2,157	1.01%	\$2,444	\$726	29.71%
22	Liberty Ins Underwriters Inc	19917	IL	\$2,141	1.01%	\$2,285	(\$4,232)	(185.21)%
23	Hudson Ins Co	25054	DE	\$1,955	0.92%	\$1,657	\$270	16.27%
24	Westchester Fire Ins Co	10030	PA	\$1,952	0.92%	\$1,908	\$1,706	89.40%
25	RSUI Ind Co	22314	NH	\$1,948	0.92%	\$2,162	\$383	17.70%
26	Old Republic Ins Co	24147	PA	\$1,944	0.91%	\$1,902	\$3,131	164.63%
27	Liberty Mut Ins Co	23043	MA	\$1,791	0.84%	\$1,855	\$1,240	66.82%
28	Berkley Ins Co	32603	DE	\$1,716	0.81%	\$1,645	\$948	57.67%
29	Allied World Natl Assur Co	10690	NH	\$1,647	0.77%	\$1,468	\$384	26.15%
30	Greenwich Ins Co	22322	DE	\$1,606	0.75%	\$1,728	\$1,605	92.86%
31	Professionals Direct Ins Co	25585	MI	\$1,563	0.73%	\$1,727	\$814	47.16%
32	Starr Ind & Liab Co	38318	TX	\$1,485	0.70%	\$1,426	\$620	43.46%
33	OneBeacon Ins Co	21970	PA	\$1,483	0.70%	\$1,154	\$1,254	108.68%
34	Westport Ins Corp	39845	MO	\$1,477	0.69%	\$1,694	(\$1,672)	(98.71)%
35	Travelers Prop Cas Co Of Amer	25674	CT	\$1,455	0.68%	\$1,529	\$630	41.23%
36	Utica Mut Ins Co	25976	NY	\$1,418	0.67%	\$1,432	\$5,368	374.97%
37	RLI Ins Co	13056	IL	\$1,298	0.61%	\$915	(\$189)	(20.66)%
38	US Specialty Ins Co	29599	TX	\$1,290	0.61%	\$1,702	\$187	11.01%
39	Camico Mut Ins Co	36340	CA	\$1,288	0.60%	\$1,246	\$27	2.19%
40	Catlin Ins Co	19518	TX	\$1,250	0.59%	\$1,402	\$5,290	377.41%
All 181 Other Companies				\$29,348	13.79%	\$30,069	(\$38,978)	(129.63)%
Totals (Loss Ratio is average)				\$212,882	100.00%	\$225,255	\$126,426	56.13%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Ocean Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$11,019	10.07%	\$10,706	\$4,221	39.43%
2	St Paul Fire & Marine Ins Co	24767	CT	\$10,321	9.43%	\$10,479	\$1,111	10.60%
3	AGCS Marine Ins Co	22837	IL	\$10,207	9.33%	\$11,007	\$7,557	68.65%
4	Navigators Ins Co	42307	NY	\$9,524	8.70%	\$10,234	\$13,501	131.92%
5	National Cas Co	11991	WI	\$8,457	7.73%	\$8,769	\$3,776	43.06%
6	Federal Ins Co	20281	IN	\$7,415	6.78%	\$7,683	\$871	11.33%
7	Zurich Amer Ins Co	16535	NY	\$6,260	5.72%	\$6,434	\$6,063	94.23%
8	Great Amer Ins Co of NY	22136	NY	\$5,772	5.27%	\$5,613	\$3,798	67.67%
9	Northern Assur Co Of Amer	38369	MA	\$4,174	3.81%	\$5,031	\$2,674	53.16%
10	Ace Amer Ins Co	22667	PA	\$3,848	3.52%	\$3,887	\$777	19.99%
11	Continental Cas Co	20443	IL	\$2,898	2.65%	\$2,928	\$1,666	56.90%
12	Starr Ind & Liab Co	38318	TX	\$2,807	2.57%	\$3,094	\$288	9.32%
13	Indemnity Ins Co Of North Amer	43575	PA	\$2,658	2.43%	\$2,543	\$924	36.34%
14	Markel Amer Ins Co	28932	VA	\$2,529	2.31%	\$2,686	\$401	14.94%
15	XL Specialty Ins Co	37885	DE	\$2,506	2.29%	\$2,332	(\$317)	(13.60)%
16	Continental Ins Co	35289	PA	\$2,115	1.93%	\$1,873	(\$324)	(17.28)%
17	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,935	1.77%	\$1,980	\$1,017	51.35%
18	Standard Fire Ins Co	19070	CT	\$1,884	1.72%	\$1,919	\$903	47.04%
19	Chartis Prop Cas Co	19402	PA	\$1,205	1.10%	\$1,218	\$544	44.62%
20	Red Shield Ins Co	41580	WA	\$1,176	1.07%	\$1,204	\$73	6.06%
21	Liberty Mut Ins Co	23043	MA	\$1,159	1.06%	\$854	(\$336)	(39.40)%
22	Atlantic Specialty Ins Co	27154	NY	\$938	0.86%	\$119	\$43	36.31%
23	RLI Ins Co	13056	IL	\$875	0.80%	\$958	\$819	85.55%
24	New York Marine & Gen Ins Co	16608	NY	\$857	0.78%	\$895	(\$123)	(13.76)%
25	Insurance Co of N Amer	22713	PA	\$769	0.70%	\$809	(\$86)	(10.66)%
26	New Hampshire Ins Co	23841	PA	\$695	0.63%	\$673	\$1,258	187.02%
27	AXIS Reins Co	20370	NY	\$660	0.60%	\$663	\$118	17.77%
28	Affiliated Fm Ins Co	10014	RI	\$437	0.40%	\$431	\$113	26.16%
29	United Serv Automobile Assn	25941	TX	\$416	0.38%	\$433	(\$71)	(16.34)%
30	Alterra Amer Ins Co	21296	DE	\$388	0.35%	\$256	\$436	170.51%
31	Travelers Home & Marine Ins Co	27998	CT	\$380	0.35%	\$357	\$156	43.65%
32	Vigilant Ins Co	20397	NY	\$305	0.28%	\$441	\$703	159.35%
33	Hartford Fire In Co	19682	CT	\$293	0.27%	\$291	\$59	20.41%
34	Property & Cas Ins Co Of Hartford	34690	IN	\$289	0.26%	\$284	\$47	16.49%
35	Hanover Ins Co	22292	NH	\$204	0.19%	\$131	\$2	1.63%
36	State Natl Ins Co Inc	12831	TX	\$204	0.19%	\$514	\$3,025	588.36%
37	USAA Cas Ins Co	25968	TX	\$197	0.18%	\$209	\$6	2.82%
38	American Reliable Ins Co	19615	AZ	\$177	0.16%	\$174	\$135	77.39%
39	Seaworthy Ins Co	37923	MD	\$163	0.15%	\$132	\$37	27.81%
40	Amica Mut Ins Co	19976	RI	\$153	0.14%	\$153	\$62	40.41%
All 64 Other Companies				\$1,151	1.05%	(\$477)	\$11,523	(2415.22)%
Totals (Loss Ratio is average)				\$109,421	100.00%	\$109,921	\$67,450	61.36%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ace Prop & Cas Ins Co	20699	PA	\$36,888	24.08%	\$35,223	\$29,154	82.77%
2	Rural Comm Ins Co	39039	MN	\$34,241	22.35%	\$34,376	\$7,568	22.02%
3	Firemans Fund Ins Co	21873	CA	\$17,816	11.63%	\$17,775	\$7,352	41.36%
4	Producers Agriculture Ins Co	34312	TX	\$15,640	10.21%	\$15,733	\$6,347	40.34%
5	American Agri Business Ins Co	12548	TX	\$11,796	7.70%	\$9,476	\$1,686	17.79%
6	NAU Country Ins Co	25240	MN	\$9,745	6.36%	\$9,528	\$2,375	24.92%
7	Great Amer Ins Co	16691	OH	\$9,381	6.12%	\$9,210	\$3,858	41.88%
8	Greenwich Ins Co	22322	DE	\$6,118	3.99%	\$6,118	\$0	0.00%
9	Agri Gen Ins Co	42757	IA	\$5,751	3.75%	\$5,787	\$5,951	102.83%
10	Cumis Ins Society Inc	10847	IA	\$4,194	2.74%	\$4,227	\$6,545	154.84%
11	State Farm Fire & Cas Co	25143	IL	\$816	0.53%	\$816	\$55	6.73%
12	John Deere Ins Co	36781	IA	\$720	0.47%	\$711	\$172	24.14%
13	Occidental Fire & Cas Co Of NC	23248	NC	\$129	0.08%	\$129	\$39	30.11%
14	Stonington Ins Co	10340	TX	\$39	0.03%	\$39	\$19	49.09%
15	Endurance Reins Corp of Amer	11551	DE	\$5	0.00%	\$5	\$0	0.00%
16	Mutual Of Enumclaw Ins Co	14761	WA	\$1	0.00%	\$0	\$0	3.97%
17	Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$3	0.00%
18	Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$0	\$2	0.00%
19	Insurance Co Of The State Of PA	19429	PA	(\$109)	(0.07)%	(\$83)	\$267	(321.07)%
All 2 Other Companies				(\$1)	0.00%	(\$1)	(\$14)	2280.10%
Totals (Loss Ratio is average)				\$153,168	100.00%	\$149,071	\$71,378	47.88%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mortgage Guar Ins Corp	29858	WI	\$28,380	25.54%	\$29,686	\$65,023	219.03%
2	United Guar Residential Ins Co	15873	NC	\$20,368	18.33%	\$16,155	\$25,828	159.88%
3	Radian Guar Inc	33790	PA	\$19,208	17.28%	\$18,085	\$49,049	271.21%
4	PMI Mortgage Ins Co	27251	AZ	\$15,018	13.51%	\$14,788	\$61,116	413.28%
5	Genworth Mortgage Ins Corp	38458	NC	\$13,567	12.21%	\$13,348	\$38,593	289.12%
6	Republic Mortgage Ins Co	28452	NC	\$9,812	8.83%	\$9,397	\$35,066	373.15%
7	CMG Mortgage Ins Co	40266	WI	\$3,525	3.17%	\$3,543	\$4,719	133.18%
8	Essent Guar Inc	13634	PA	\$549	0.49%	\$253	\$0	0.00%
9	Triad Guar Ins Corp	24350	IL	\$504	0.45%	\$505	\$1,283	253.86%
10	United Guar Mortgage Ind Co	26999	NC	\$89	0.08%	\$89	\$106	118.82%
11	Genworth Residential Mortgage Ins Co	29823	NC	\$82	0.07%	\$86	\$213	247.02%
12	CMG Mortgage Assur Co	29114	WI	\$14	0.01%	\$15	\$79	536.57%
13	Genworth Residential Mortgage Assur	18759	NC	\$10	0.01%	\$1	\$0	0.00%
14	MGIC Ind Corp	18740	WI	\$0	0.00%	\$0	\$6	1441.75%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$111,126	100.00%	\$105,953	\$281,080	265.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Medical Professional Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$72,837	44.60%	\$69,767	\$23,575	33.79%
2	Doctors Co An Interins Exch	34495	CA	\$22,340	13.68%	\$22,686	\$14,535	64.07%
3	Washington Cas Co	42510	WA	\$15,539	9.52%	\$15,001	(\$49)	(0.33)%
4	Medical Protective Co	11843	IN	\$9,187	5.63%	\$8,584	\$1,273	14.83%
5	MD RRG Inc	12355	MT	\$4,680	2.87%	\$4,680	\$1,794	38.33%
6	Northwest Dentists Ins Co	32417	WA	\$4,359	2.67%	\$4,290	\$1,408	32.83%
7	Sentinel Assur RRG Inc	12005	HI	\$4,198	2.57%	\$3,522	\$1,119	31.76%
8	American Cas Co Of Reading PA	20427	PA	\$3,848	2.36%	\$3,859	\$307	7.96%
9	Preferred Professional Ins Co	36234	NE	\$3,548	2.17%	\$3,709	\$1,551	41.83%
10	American Excess Ins Exch RRG	10903	VT	\$2,794	1.71%	\$2,796	(\$2,896)	(103.59)%
11	NCMIC Ins Co	15865	IA	\$2,411	1.48%	\$2,346	(\$102)	(4.33)%
12	Continental Cas Co	20443	IL	\$2,195	1.34%	\$2,546	\$7,077	277.97%
13	Liberty Ins Underwriters Inc	19917	IL	\$1,578	0.97%	\$1,275	\$1,289	101.05%
14	Podiatry Ins Co Of Amer	14460	IL	\$1,517	0.93%	\$1,340	\$625	46.66%
15	Oms Natl Ins Co Rrg	44121	IL	\$1,276	0.78%	\$1,209	\$1,736	143.55%
16	Ace Amer Ins Co	22667	PA	\$1,146	0.70%	\$1,151	\$403	35.03%
17	Emergency Physicians Ins Co RRG	11714	NV	\$1,123	0.69%	\$1,102	\$132	11.98%
18	Preferred Physicians Medical RRG	44083	MO	\$906	0.55%	\$902	(\$122)	(13.50)%
19	PACO Assur Co Inc	10222	IL	\$888	0.54%	\$890	\$242	27.25%
20	National Union Fire Ins Co Of Pitts	19445	PA	\$783	0.48%	\$824	(\$406)	(49.31)%
21	Ophthalmic Mut Ins Co RRG	44105	VT	\$644	0.39%	\$639	\$736	115.20%
22	Allied Professionals Ins Co RRG	11710	AZ	\$556	0.34%	\$528	\$55	10.37%
23	Applied Medico Legal Solutions RRG	11598	AZ	\$509	0.31%	\$396	\$568	143.62%
24	Caring Communities Recip RRG	12373	DC	\$469	0.29%	\$469	\$63	13.51%
25	Southwest Physicians RRG Inc	12907	SC	\$348	0.21%	\$348	(\$2)	(0.48)%
26	Lewis & Clark LTC RRG Inc	11947	NV	\$321	0.20%	\$320	\$996	311.25%
27	Oceanus Ins Co A RRG	12189	SC	\$299	0.18%	\$320	\$80	24.90%
28	Health Care Industry Liab Recip Ins	11832	DC	\$298	0.18%	\$305	\$158	51.83%
29	Healthcare Safety & Protection RRG I	10752	SC	\$273	0.17%	\$222	\$306	138.01%
30	National Guardian RRG Inc	36072	HI	\$266	0.16%	\$266	\$23	8.63%
31	Fortress Ins Co	10801	IL	\$260	0.16%	\$254	\$178	70.04%
32	Darwin Natl Assur Co	16624	DE	\$259	0.16%	\$244	\$27	11.00%
33	Medamerica Mut RRG Inc	26257	HI	\$223	0.14%	\$223	\$46	20.57%
34	American Home Assur Co	19380	NY	\$170	0.10%	\$158	(\$114)	(72.13)%
35	American Assoc Of Othodontists RRG	10232	AZ	\$158	0.10%	\$155	\$43	27.51%
36	Pharmacists Mut Ins Co	13714	IA	\$151	0.09%	\$146	\$0	(0.11)%
37	Church Mut Ins Co	18767	WI	\$133	0.08%	\$132	(\$19)	(14.29)%
38	Fairway Physicians Ins Co RRG	11840	DC	\$101	0.06%	\$94	\$26	28.05%
39	American Alt Ins Corp	19720	DE	\$80	0.05%	\$72	\$32	44.78%
40	OneBeacon Ins Co	21970	PA	\$69	0.04%	\$69	(\$64)	(92.41)%
All 46 Other Companies				\$561	0.34%	\$508	(\$6,266)	(1233.92)%
Totals (Loss Ratio is average)				\$163,301	100.00%	\$158,347	\$50,365	31.81%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2011 Washington Market Share

## Line of Business: Life - Life Insurance

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	New York Life Ins Co	66915	NY	\$115,383	\$0	\$20,608	\$0	\$135,991	6.65%
2	Northwestern Mut Life Ins Co	67091	WI	\$128,798	\$0	\$0	\$0	\$128,798	6.30%
3	Metropolitan Life Ins Co	65978	NY	\$27,799	\$0	\$60,814	\$0	\$88,613	4.34%
4	John Hancock Life Ins Co (USA)	65838	MI	\$76,023	\$0	\$0	\$0	\$76,023	3.72%
5	Lincoln Natl Life Ins Co	65676	IN	\$64,534	\$0	\$8,864	\$0	\$73,398	3.59%
6	Prudential Ins Co Of Amer	68241	NJ	\$15,956	\$0	\$55,195	\$0	\$71,151	3.48%
7	State Farm Life Ins Co	69108	IL	\$64,203	\$0	\$687	\$0	\$64,890	3.18%
8	Pacific Life Ins Co	67466	NE	\$60,171	\$0	\$0	\$0	\$60,171	2.94%
9	Reliastar Life Ins Co	67105	MN	\$22,224	\$0	\$24,672	\$0	\$46,896	2.29%
10	New York Life Ins & Ann Corp	91596	DE	\$44,081	\$0	\$410	\$0	\$44,491	2.18%
11	Massachusetts Mut Life Ins Co	65935	MA	\$36,239	\$0	\$4,474	\$0	\$40,713	1.99%
12	Genworth Life & Ann Ins Co	65536	VA	\$36,506	\$0	\$129	\$0	\$36,635	1.79%
13	Transamerica Life Ins Co	86231	IA	\$35,117	\$111	\$1,077	\$0	\$36,305	1.78%
14	Lincoln Benefit Life Co	65595	NE	\$35,599	\$0	\$3	\$0	\$35,602	1.74%
15	Farmers New World Life Ins Co	63177	WA	\$33,293	\$0	\$0	\$0	\$33,293	1.63%
16	Primerica Life Ins Co	65919	MA	\$30,779	\$0	\$0	\$0	\$30,779	1.51%
17	Hartford Life & Ann Ins Co	71153	CT	\$29,806	\$0	\$0	\$0	\$29,806	1.46%
18	American Gen Life Ins Co	60488	TX	\$28,873	\$0	\$82	\$0	\$28,955	1.42%
19	Midland Natl Life Ins Co	66044	IA	\$28,270	\$0	\$3	\$0	\$28,273	1.38%
20	RiverSource Life Ins Co	65005	MN	\$26,886	\$0	\$0	\$0	\$26,886	1.32%
21	USAA Life Ins Co	69663	TX	\$26,492	\$0	\$0	\$0	\$26,492	1.30%
22	Pruco Life Ins Co	79227	AZ	\$25,673	\$0	\$0	\$0	\$25,673	1.26%
23	AXA Equitable Life Ins Co	62944	NY	\$25,366	\$0	\$0	\$0	\$25,366	1.24%
24	Aviva Life & Ann Co	61689	IA	\$21,722	\$0	\$41	\$0	\$21,763	1.06%
25	Protective Life Ins Co	68136	TN	\$20,948	\$18	\$10	\$0	\$20,976	1.03%
26	West Coast Life Ins Co	70335	NE	\$19,515	\$0	\$0	\$0	\$19,515	0.95%
27	Symetra Life Ins Co	68608	WA	\$17,853	\$0	\$926	\$0	\$18,780	0.92%
28	Forethought Life Ins Co	91642	IN	\$17,744	\$0	\$163	\$0	\$17,907	0.88%
29	United Of Omaha Life Ins Co	69868	NE	\$12,403	\$0	\$5,094	\$0	\$17,498	0.86%
30	American Income Life Ins Co	60577	IN	\$16,178	\$0	\$67	\$0	\$16,246	0.79%
31	Guardian Life Ins Co Of Amer	64246	NY	\$13,646	\$0	\$1,874	\$0	\$15,520	0.76%
32	Principal Life Ins Co	61271	IA	\$11,480	\$0	\$3,739	\$0	\$15,219	0.74%
33	Jackson Natl Life Ins Co	65056	MI	\$14,709	\$0	\$2	\$0	\$14,711	0.72%
34	Banner Life Ins Co	94250	MD	\$14,012	\$0	\$0	\$0	\$14,012	0.69%
35	MetLife Investors USA Ins Co	61050	DE	\$13,873	\$0	\$3	\$0	\$13,876	0.68%
36	Country Life Ins Co	62553	IL	\$13,396	\$0	\$44	\$0	\$13,440	0.66%
37	Genworth Life Ins Co	70025	DE	\$11,285	\$0	\$0	\$0	\$11,285	0.55%
38	Allstate Life Ins Co	60186	IL	\$10,410	\$0	\$365	\$0	\$10,776	0.53%
39	American Memorial Life Ins Co	67989	SD	\$10,571	\$0	\$167	\$0	\$10,738	0.53%
40	Security Life Of Denver Ins Co	68713	CO	\$10,462	\$0	\$0	\$0	\$10,462	0.51%
All 302 Other Companies				\$335,280	\$6,773	\$243,584	\$7	\$585,643	28.66%
Totals				\$1,603,556	\$6,902	\$433,097	\$7	\$2,043,562	100.00%

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share  
Line of Business: Life - Other Considerations

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Nationwide Life Ins Co	66869	OH	\$167,097	\$0	\$63,319	\$0	\$230,416	18.37%
2	Hartford Life Ins Co	88072	CT	\$721	\$0	\$103,176	\$0	\$103,897	8.28%
3	<u>Penn Mut Life Ins Co</u>	<u>67644</u>	<u>PA</u>	<u>\$24,576</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$24,576</u>	<u>1.96%</u>
4	Mutual Of Amer Life Ins Co	88668	NY	\$4,405	\$0	\$16,608	\$0	\$21,013	1.67%
5	Hartford Life & Ann Ins Co	71153	CT	\$13,393	\$0	\$0	\$0	\$13,393	1.07%
6	<u>Nationwide Life &amp; Ann Ins Co</u>	<u>92657</u>	<u>OH</u>	<u>\$5,381</u>	<u>\$0</u>	<u>\$6</u>	<u>\$0</u>	<u>\$5,387</u>	<u>0.43%</u>
7	Penn Ins & Ann Co	93262	DE	\$32	\$0	\$0	\$0	\$32	0.00%
8	United Of Omaha Life Ins Co	69868	NE	\$4	\$0	\$0	\$0	\$4	0.00%
	All 16 Other Companies			\$0	\$0	\$855,900	\$0	\$855,900	68.22%
	Totals			\$215,608	\$0	\$1,039,010	\$0	\$1,254,618	100.00%

## Office of Insurance Commissioner

## 2011 Washington Market Share

## Line of Business: Life - Annuities

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Pruco Life Ins Co	79227	AZ	\$333,039	\$0	\$0	\$0	\$333,039	7.93%
2	Jackson Natl Life Ins Co	65056	MI	\$325,147	\$0	\$331	\$0	\$325,479	7.75%
3	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$224,433	\$0	\$99,467	\$0	\$323,900	7.72%
4	MetLife Investors USA Ins Co	61050	DE	\$295,340	\$0	\$0	\$0	\$295,340	7.04%
5	New York Life Ins & Ann Corp	91596	DE	\$213,535	\$0	\$4,173	\$0	\$217,708	5.19%
6	Lincoln Natl Life Ins Co	65676	IN	\$186,048	\$0	\$29,190	\$0	\$215,237	5.13%
7	RiverSource Life Ins Co	65005	MN	\$147,936	\$0	\$1,572	\$0	\$149,508	3.56%
8	Western Natl Life Ins Co	70432	TX	\$133,881	\$0	\$0	\$0	\$133,881	3.19%
9	Symetra Life Ins Co	68608	WA	\$117,308	\$0	\$4,730	\$0	\$122,038	2.91%
10	American Equity Invest Life Ins Co	92738	IA	\$112,016	\$0	\$0	\$0	\$112,016	2.67%
11	Variable Ann Life Ins Co	70238	TX	\$62,609	\$0	\$38,791	\$0	\$101,399	2.42%
12	AXA Equitable Life Ins Co	62944	NY	\$85,705	\$0	\$12,326	\$0	\$98,030	2.34%
13	Allianz Life Ins Co Of N Amer	90611	MN	\$88,585	\$0	\$0	\$0	\$88,585	2.11%
14	Pacific Life Ins Co	67466	NE	\$78,001	\$0	\$3,140	\$0	\$81,141	1.93%
15	Transamerica Life Ins Co	86231	IA	\$77,640	\$0	\$651	\$0	\$78,292	1.87%
16	Metropolitan Life Ins Co	65978	NY	\$69,356	\$0	\$8,435	\$0	\$77,791	1.85%
17	Security Benefit Life Ins Co	68675	KS	\$68,308	\$0	\$168	\$0	\$68,476	1.63%
18	Great Amer Life Ins Co	63312	OH	\$60,810	\$0	\$524	\$0	\$61,334	1.46%
19	American Natl Ins Co	60739	TX	\$57,729	\$0	\$2,537	\$0	\$60,266	1.44%
20	SunAmerica Ann & Life Assur Co	60941	AZ	\$54,286	\$0	\$2,686	\$0	\$56,972	1.36%
21	Western United Life Assur Co	77925	WA	\$51,178	\$0	\$0	\$0	\$51,178	1.22%
22	Bankers Life & Cas Co	61263	IL	\$47,701	\$0	\$0	\$0	\$47,701	1.14%
23	John Hancock Life Ins Co (USA)	65838	MI	\$44,733	\$0	\$361	\$0	\$45,094	1.07%
24	USAA Life Ins Co	69663	TX	\$43,498	\$0	\$0	\$0	\$43,498	1.04%
25	Protective Life Ins Co	68136	TN	\$41,865	\$0	\$0	\$0	\$41,865	1.00%
26	Fidelity Investments Life Ins Co	93696	UT	\$38,019	\$0	\$0	\$0	\$38,019	0.91%
27	Forethought Life Ins Co	91642	IN	\$37,465	\$0	\$0	\$0	\$37,465	0.89%
28	Cuna Mut Ins Society	62626	IA	\$20,133	\$0	\$16,471	\$0	\$36,604	0.87%
29	ING USA Ann & Life Ins Co	80942	IA	\$32,547	\$0	\$103	\$0	\$32,650	0.78%
30	State Life Ins Co	69116	IN	\$31,655	\$0	\$0	\$0	\$31,655	0.75%
31	Massachusetts Mut Life Ins Co	65935	MA	\$28,321	\$0	\$616	\$0	\$28,937	0.69%
32	Aviva Life & Ann Co	61689	IA	\$26,436	\$0	\$343	\$0	\$26,779	0.64%
33	Northwestern Mut Life Ins Co	67091	WI	\$23,115	\$0	\$0	\$0	\$23,115	0.55%
34	Ohio Natl Life Ins Co	67172	OH	\$22,760	\$0	\$0	\$0	\$22,760	0.54%
35	Principal Life Ins Co	61271	IA	\$21,985	\$0	\$726	\$0	\$22,712	0.54%
36	Reliastar Life Ins Co	67105	MN	\$17,808	\$0	\$3,188	\$0	\$20,995	0.50%
37	Fidelity & Guar Life Ins Co	63274	MD	\$17,194	\$0	\$0	\$0	\$17,194	0.41%
38	Genworth Life Ins Co	70025	DE	\$15,854	\$0	\$32	\$0	\$15,886	0.38%
39	Prudential Ann Life Assur Corp	86630	CT	\$15,180	\$0	\$0	\$0	\$15,180	0.36%
40	MetLife Investors Ins Co	93513	MO	\$14,465	\$0	\$0	\$0	\$14,465	0.34%
All 152 Other Companies				\$254,053	\$0	\$329,630	\$0	\$583,684	13.90%
Totals				\$3,637,676	\$0	\$560,191	\$0	\$4,197,867	100.00%

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Inland Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Liberty Mut Ins Co	23043	MA	\$39,924	14.88%	\$39,895	\$20,455	51.27%
2	Affiliated Fm Ins Co	10014	RI	\$28,006	10.44%	\$26,310	(\$18)	(0.07)%
3	Factory Mut Ins Co	21482	RI	\$26,865	10.01%	\$26,372	\$1,817	6.89%
4	Continental Cas Co	20443	IL	\$20,034	7.47%	\$21,127	\$10,463	49.53%
5	State Farm Fire & Cas Co	25143	IL	\$13,093	4.88%	\$13,011	\$5,970	45.88%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$9,885	3.68%	\$9,439	\$3,211	34.01%
7	Safeco Ins Co Of Amer	24740	WA	\$6,913	2.58%	\$6,885	\$2,719	39.50%
8	AGCS Marine Ins Co	22837	IL	\$4,981	1.86%	\$4,961	\$2,447	49.32%
9	Zurich Amer Ins Co	16535	NY	\$4,382	1.63%	\$4,444	\$2,742	61.71%
10	New Hampshire Ins Co	23841	PA	\$4,171	1.55%	\$4,111	(\$61)	(1.48)%
11	Great West Cas Co	11371	NE	\$3,548	1.32%	\$3,415	\$3,234	94.69%
12	Pemco Mut Ins Co	24341	WA	\$3,248	1.21%	\$3,215	\$1,307	40.64%
13	Mutual Of Enumclaw Ins Co	14761	WA	\$3,100	1.16%	\$3,483	\$692	19.86%
14	Stonebridge Cas Ins Co	10952	OH	\$2,963	1.10%	\$2,859	\$2,340	81.87%
15	American States Ins Co	19704	IN	\$2,894	1.08%	\$3,079	\$479	15.56%
16	Allstate Ins Co	19232	IL	\$2,591	0.97%	\$2,769	\$862	31.12%
17	Amex Assur Co	27928	IL	\$2,511	0.94%	\$2,516	\$1,793	71.28%
18	Progressive Classic Ins Co	42994	WI	\$2,502	0.93%	\$2,714	\$1,398	51.51%
19	Vigilant Ins Co	20397	NY	\$2,486	0.93%	\$2,670	\$1,195	44.77%
20	Chartis Prop Cas Co	19402	PA	\$2,480	0.92%	\$2,407	\$934	38.80%
21	Allstate Prop & Cas Ins Co	17230	IL	\$2,412	0.90%	\$2,290	\$1,148	50.11%
22	American Zurich Ins Co	40142	IL	\$2,335	0.87%	\$1,351	\$315	23.30%
23	United Serv Automobile Assn	25941	TX	\$2,235	0.83%	\$2,154	\$1,243	57.70%
24	Allianz Global Risks US Ins Co	35300	CA	\$2,007	0.75%	\$304	(\$1,039)	(341.39)%
25	American Security Ins Co	42978	DE	\$1,986	0.74%	\$1,986	\$554	27.89%
26	Ace Amer Ins Co	22667	PA	\$1,967	0.73%	\$1,128	(\$72)	(6.41)%
27	American Automobile Ins Co	21849	MO	\$1,897	0.71%	\$1,893	\$1,130	59.72%
28	Jewelers Mut Ins Co	14354	WI	\$1,826	0.68%	\$1,734	\$610	35.17%
29	Great Amer Ins Co of NY	22136	NY	\$1,822	0.68%	\$1,853	(\$79)	(4.26)%
30	Federal Ins Co	20281	IN	\$1,622	0.60%	\$2,213	\$1,079	48.74%
31	American Alt Ins Corp	19720	DE	\$1,522	0.57%	\$799	\$205	25.64%
32	American Bankers Ins Co Of FL	10111	FL	\$1,465	0.55%	\$1,553	\$241	15.49%
33	Insurance Co Of The West	27847	CA	\$1,454	0.54%	\$1,334	\$0	0.00%
34	Securian Cas Co	10054	MN	\$1,322	0.49%	\$1,327	\$570	42.93%
35	American Pet Ins Co	12190	NY	\$1,313	0.49%	\$1,282	\$871	67.97%
36	USAA Cas Ins Co	25968	TX	\$1,311	0.49%	\$1,244	\$708	56.88%
37	Farmers Ins Co Of WA	21644	WA	\$1,250	0.47%	\$1,328	\$2	0.13%
38	Travelers Ind Co Of Amer	25666	CT	\$1,147	0.43%	\$1,152	\$336	29.17%
39	Northland Ins Co	24015	CT	\$1,140	0.42%	\$1,109	\$1,159	104.49%
40	Progressive Max Ins Co	24279	OH	\$1,112	0.41%	\$1,200	\$605	50.38%
All 289 Other Companies				\$48,546	18.10%	\$48,852	\$30,384	62.20%
Totals (Loss Ratio is average)				\$268,264	100.00%	\$263,766	\$103,944	39.41%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$251,971	18.60%	\$246,578	\$111,129	45.07%
2	Safeco Ins Co Of Amer	24740	WA	\$117,218	8.65%	\$114,324	\$49,383	43.20%
3	Farmers Ins Co Of WA	21644	WA	\$96,768	7.14%	\$101,313	\$36,759	36.28%
4	Pemco Mut Ins Co	24341	WA	\$79,690	5.88%	\$79,081	\$41,654	52.67%
5	Allstate Ind Co	19240	IL	\$52,924	3.91%	\$55,896	\$24,186	43.27%
6	United Serv Automobile Assn	25941	TX	\$52,659	3.89%	\$50,948	\$24,155	47.41%
7	Allstate Ins Co	19232	IL	\$47,990	3.54%	\$49,915	\$21,354	42.78%
8	Fire Ins Exch	21660	CA	\$46,427	3.43%	\$44,366	\$20,059	45.21%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$45,983	3.39%	\$46,366	\$22,139	47.75%
10	Allstate Prop & Cas Ins Co	17230	IL	\$43,009	3.17%	\$39,170	\$19,830	50.62%
11	USAA Cas Ins Co	25968	TX	\$35,466	2.62%	\$33,984	\$15,631	46.00%
12	Foremost Signature Ins Co	41513	MI	\$32,872	2.43%	\$34,880	\$13,535	38.80%
13	Metropolitan Prop & Cas Ins Co	26298	RI	\$29,331	2.16%	\$28,506	\$16,394	57.51%
14	Liberty Mut Fire Ins Co	23035	WI	\$28,363	2.09%	\$26,588	\$9,932	37.35%
15	American Family Mut Ins Co	19275	WI	\$26,650	1.97%	\$24,045	\$14,070	58.52%
16	Property & Cas Ins Co Of Hartford	34690	IN	\$25,249	1.86%	\$24,206	\$11,853	48.97%
17	Country Mut Ins Co	20990	IL	\$24,258	1.79%	\$23,247	\$11,910	51.23%
18	Travelers Home & Marine Ins Co	27998	CT	\$22,929	1.69%	\$20,085	\$11,736	58.43%
19	IDS Prop Cas Ins Co	29068	WI	\$17,398	1.28%	\$17,017	\$11,276	66.26%
20	Grange Ins Assn	22101	WA	\$15,610	1.15%	\$15,916	\$6,282	39.47%
21	Foremost Ins Co Grand Rapids MI	11185	MI	\$14,573	1.08%	\$12,458	\$4,021	32.28%
22	Vigilant Ins Co	20397	NY	\$12,874	0.95%	\$13,524	\$3,350	24.77%
23	American Commerce Ins Co	19941	OH	\$12,831	0.95%	\$12,796	\$4,042	31.59%
24	Unitrin Auto & Home Ins Co	16063	NY	\$11,912	0.88%	\$11,602	\$6,496	55.99%
25	Hartford Ins Co Of The Midwest	37478	IN	\$11,371	0.84%	\$11,947	\$5,863	49.08%
26	Homesite Ins Co Of The Midwest	13927	ND	\$10,139	0.75%	\$8,627	\$3,728	43.21%
27	American Automobile Ins Co	21849	MO	\$9,994	0.74%	\$10,199	\$4,270	41.87%
28	Unigard Ins Co	25747	WI	\$8,662	0.64%	\$8,745	\$3,239	37.04%
29	Sentinel Ins Co Ltd	11000	CT	\$8,346	0.62%	\$7,534	\$6,615	87.81%
30	Amica Mut Ins Co	19976	RI	\$8,184	0.60%	\$7,884	\$3,385	42.94%
31	Unigard Ind Co	25798	WI	\$8,054	0.59%	\$8,300	\$3,597	43.34%
32	Depositors Ins Co	42587	IA	\$8,004	0.59%	\$8,583	\$3,859	44.96%
33	Foremost Prop & Cas Ins Co	11800	MI	\$6,857	0.51%	\$6,442	\$1,992	30.92%
34	Chartis Prop Cas Co	19402	PA	\$5,931	0.44%	\$6,060	\$2,636	43.50%
35	Encompass Ind Co	15130	IL	\$5,857	0.43%	\$5,062	\$1,188	23.46%
36	Nationwide Mut Fire Ins Co	23779	OH	\$5,052	0.37%	\$5,342	\$1,983	37.12%
37	Encompass Ins Co Of Amer	10071	IL	\$5,037	0.37%	\$6,194	\$1,622	26.19%
38	Standard Fire Ins Co	19070	CT	\$5,013	0.37%	\$5,224	\$2,073	39.68%
39	American Bankers Ins Co Of FL	10111	FL	\$4,871	0.36%	\$4,535	\$1,628	35.91%
40	Farmers Ins Exch	21652	CA	\$4,857	0.36%	\$5,122	\$2,689	52.51%
All 129 Other Companies				\$93,632	6.91%	\$92,124	\$43,327	47.03%
Totals (Loss Ratio is average)				\$1,354,820	100.00%	\$1,334,736	\$604,869	45.32%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Federal Flood

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Hartford Ins Co Of The Midwest	37478	IN	\$5,192	18.39%	\$5,412	\$430	7.94%
2	American Bankers Ins Co Of FL	10111	FL	\$4,952	17.54%	\$5,289	\$362	6.85%
3	Farmers Ins Co Of WA	21644	WA	\$4,575	16.20%	\$4,771	(\$23)	(0.48)%
4	Allstate Ins Co	19232	IL	\$3,041	10.77%	\$3,110	\$93	2.97%
5	Fidelity Natl Ind Ins Co	11523	TX	\$3,036	10.75%	\$1,385	\$39	2.82%
6	USAA Gen Ind Co	18600	TX	\$1,456	5.16%	\$1,408	(\$88)	(6.22)%
7	Standard Fire Ins Co	19070	CT	\$1,278	4.53%	\$1,305	\$58	4.41%
8	Selective Ins Co Of Amer	12572	NJ	\$1,272	4.51%	\$1,530	\$77	5.02%
9	National Interstate Ins Co	32620	OH	\$440	1.56%	\$428	\$74	17.28%
10	Hartford Underwriters Ins Co	30104	CT	\$415	1.47%	\$670	\$47	6.98%
11	Liberty Mut Fire Ins Co	23035	WI	\$335	1.18%	\$325	\$249	76.58%
12	Harleysville Ins Co	23582	PA	\$321	1.14%	\$349	\$64	18.26%
13	Philadelphia Ind Ins Co	18058	PA	\$318	1.13%	\$335	(\$43)	(12.85)%
14	Metropolitan Prop & Cas Ins Co	26298	RI	\$311	1.10%	\$316	\$56	17.70%
15	Foremost Ins Co Grand Rapids MI	11185	MI	\$300	1.06%	\$298	\$106	35.69%
16	Nationwide Mut Fire Ins Co	23779	OH	\$261	0.93%	\$284	(\$22)	(7.76)%
17	American Family Mut Ins Co	19275	WI	\$234	0.83%	\$221	\$10	4.31%
18	American Natl Prop & Cas Co	28401	MO	\$102	0.36%	\$98	\$6	5.90%
19	Rural Comm Ins Co	39039	MN	\$94	0.33%	\$94	\$0	0.00%
20	New Hampshire Ins Co	23841	PA	\$72	0.25%	\$72	(\$3)	(3.98)%
21	Homesite Ins Co Of The Midwest	13927	ND	\$65	0.23%	\$55	\$4	7.60%
22	First Amer Prop & Cas Ins Co	37710	CA	\$63	0.22%	\$60	\$0	0.00%
23	Service Ins Co	36560	FL	\$41	0.14%	\$41	\$0	0.00%
24	Fidelity Natl Prop & Cas Ins Co	16578	NY	\$40	0.14%	\$1,752	\$80	4.55%
25	Century Natl Ins Co	26905	CA	\$21	0.07%	\$22	\$8	36.52%
26	QBE Ins Corp	39217	PA	\$16	0.06%	\$15	\$0	(0.05)%
27	American Strategic Ins Corp	10872	FL	\$6	0.02%	\$3	\$1	23.99%
28	Westfield Ins Co	24112	OH	\$0	0.00%	\$0	\$0	0.00%
29	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$31	0.00%
30	Colonial Amer Cas & Surety Co	34347	MD	\$0	0.00%	\$0	\$1	(8583.33)%
31	State Farm Fire & Cas Co	25143	IL	(\$22)	(0.08)%	\$996	\$523	52.57%
All 1 Other Companies				\$0	0.00%	\$0	\$0	43980465112.50%
Totals (Loss Ratio is average)				\$28,236	100.00%	\$30,645	\$2,139	6.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Fire

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Security Ins Co	42978	DE	\$18,050	11.26%	\$16,994	\$2,082	12.25%
2	Safeco Ins Co Of Amer	24740	WA	\$14,427	9.00%	\$13,801	\$5,197	37.65%
3	Affiliated Fm Ins Co	10014	RI	\$13,043	8.14%	\$12,727	(\$4,100)	(32.21)%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$12,554	7.83%	\$12,698	\$857	6.75%
5	Factory Mut Ins Co	21482	RI	\$7,360	4.59%	\$7,824	(\$3,044)	(38.91)%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$6,512	4.06%	\$6,286	\$1,246	19.82%
7	Meritplan Ins Co	24821	CA	\$6,064	3.78%	\$5,721	\$935	16.35%
8	Pemco Mut Ins Co	24341	WA	\$4,349	2.71%	\$4,212	\$3,157	74.96%
9	Liberty Mut Fire Ins Co	23035	WI	\$4,349	2.71%	\$4,163	\$600	14.41%
10	Zurich Amer Ins Co	16535	NY	\$3,698	2.31%	\$3,641	(\$304)	(8.35)%
11	Mutual Of Enumclaw Ins Co	14761	WA	\$3,528	2.20%	\$3,530	\$976	27.65%
12	United Serv Automobile Assn	25941	TX	\$3,523	2.20%	\$3,319	\$1,493	45.00%
13	Continental Cas Co	20443	IL	\$3,057	1.91%	\$3,010	\$885	29.40%
14	Insurance Co Of The State Of PA	19429	PA	\$2,883	1.80%	\$2,290	(\$53)	(2.33)%
15	Allianz Global Risks US Ins Co	35300	CA	\$2,851	1.78%	\$3,005	\$28	0.92%
16	Westport Ins Corp	39845	MO	\$2,713	1.69%	\$2,611	(\$3,106)	(118.97)%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$2,711	1.69%	\$2,600	\$3,345	128.65%
18	Lumbermens Underwriting Alliance	23108	MO	\$2,260	1.41%	\$2,068	(\$166)	(8.05)%
19	Automobile Ins Co Of Hartford CT	19062	CT	\$2,183	1.36%	\$1,997	\$1,622	81.22%
20	Axis Ins Co	37273	IL	\$2,109	1.32%	\$1,423	\$746	52.46%
21	Travelers Ind Co	25658	CT	\$1,968	1.23%	\$1,982	\$566	28.55%
22	American Alt Ins Corp	19720	DE	\$1,944	1.21%	\$1,529	(\$75)	(4.91)%
23	Unigard Ins Co	25747	WI	\$1,711	1.07%	\$1,752	\$116	6.60%
24	American Modern Home Ins Co	23469	OH	\$1,701	1.06%	\$2,013	\$820	40.71%
25	American Guar & Liab Ins	26247	NY	\$1,672	1.04%	\$1,572	(\$310)	(19.75)%
26	USAA Cas Ins Co	25968	TX	\$1,537	0.96%	\$1,417	\$588	41.52%
27	Zurich Amer Ins Co Of IL	27855	IL	\$1,450	0.90%	\$1,462	\$232	15.85%
28	American Commerce Ins Co	19941	OH	\$1,322	0.82%	\$1,202	\$602	50.05%
29	Grange Ins Assn	22101	WA	\$1,302	0.81%	\$1,303	\$390	29.89%
30	XL Ins Amer Inc	24554	DE	\$1,138	0.71%	\$1,041	\$22	2.09%
31	Western Natl Assur Co	24465	MN	\$1,115	0.70%	\$1,135	\$402	35.44%
32	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$994	0.62%	\$1,079	\$246	22.78%
33	National Cas Co	11991	WI	\$988	0.62%	\$1,030	\$244	23.66%
34	Depositors Ins Co	42587	IA	\$905	0.56%	\$910	\$137	15.11%
35	Great Amer Ins Co of NY	22136	NY	\$902	0.56%	\$779	\$478	61.35%
36	American Modern Select Ins Co	38652	OH	\$855	0.53%	\$686	\$11	1.55%
37	American States Ins Co	19704	IN	\$815	0.51%	\$847	\$141	16.60%
38	Oregon Mut Ins Co	14907	OR	\$750	0.47%	\$764	(\$34)	(4.40)%
39	Federated Mut Ins Co	13935	MN	\$732	0.46%	\$749	(\$126)	(16.85)%
40	Balboa Ins Co	24813	CA	\$644	0.40%	\$841	\$135	16.01%
All 201 Other Companies				\$17,650	11.01%	\$19,266	\$861	4.47%
Totals (Loss Ratio is average)				\$160,313	100.00%	\$157,278	\$17,839	11.34%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Financial Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Assured Guar Municipal Corp	18287	NY	\$1,518	66.50%	\$5,794	\$0	0.00%
2	Ambac Assur Corp	18708	WI	\$765	33.49%	\$8,772	\$0	0.00%
3	Syncora Guar Inc	20311	NY	\$0	0.02%	\$208	\$0	0.00%
4	MBIA Ins Corp	12041	NY	\$0	0.00%	\$10,494	\$0	0.00%
5	Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$1,408	\$0	0.00%
6	Everspan Fin Guar Corp	24961	WI	\$0	0.00%	\$30	\$0	0.00%
7	CIFG Assur N Amer Inc	25771	NY	\$0	0.00%	\$13	\$0	0.00%
8	Assured Guar Corp	30180	MD	\$0	0.00%	\$538	\$0	0.00%
9	Radian Asset Assur Inc	36250	NY	\$0	0.00%	\$800	\$0	0.00%
All	5 Other Companies			\$0	0.00%	\$0	\$0	400.00%
Totals (Loss Ratio is average)				\$2,283	100.00%	\$28,057	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Fidelity

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$2,693	16.82%	\$2,476	\$1,051	42.43%
2	Federal Ins Co	20281	IN	\$2,688	16.80%	\$3,258	\$1,759	53.98%
3	Cumis Ins Society Inc	10847	IA	\$1,600	9.99%	\$1,549	\$626	40.40%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$1,503	9.39%	\$1,579	\$1,463	92.66%
5	Great Amer Ins Co	16691	OH	\$778	4.86%	\$809	\$554	68.45%
6	St Paul Fire & Marine Ins Co	24767	CT	\$639	3.99%	\$540	\$4	0.83%
7	Hartford Fire In Co	19682	CT	\$616	3.85%	\$568	\$268	47.12%
8	Fidelity & Deposit Co Of MD	39306	MD	\$592	3.70%	\$815	\$275	33.70%
9	St Paul Mercury Ins Co	24791	CT	\$466	2.91%	\$413	(\$64)	(15.60)%
10	Continental Cas Co	20443	IL	\$419	2.62%	\$357	(\$14)	(3.78)%
11	Western Surety Co	13188	SD	\$383	2.39%	\$387	\$16	4.04%
12	Continental Ins Co	35289	PA	\$362	2.26%	\$268	\$21	7.89%
13	Twin City Fire Ins Co Co	29459	IN	\$352	2.20%	\$303	\$67	22.02%
14	Zurich Amer Ins Co	16535	NY	\$327	2.04%	\$269	(\$5)	(1.95)%
15	Westchester Fire Ins Co	10030	PA	\$230	1.44%	\$144	\$37	25.54%
16	Berkley Regional Ins Co	29580	DE	\$194	1.21%	\$39	\$4	8.91%
17	Federated Mut Ins Co	13935	MN	\$170	1.06%	\$157	\$22	13.70%
18	Philadelphia Ind Ins Co	18058	PA	\$155	0.97%	\$143	(\$24)	(16.68)%
19	Liberty Mut Ins Co	23043	MA	\$142	0.89%	\$189	(\$114)	(60.47)%
20	Everest Natl Ins Co	10120	DE	\$139	0.87%	\$51	\$17	33.61%
21	Universal Underwriters Ins Co	41181	KS	\$138	0.86%	\$126	\$265	209.21%
22	Executive Risk Ind Inc	35181	DE	\$133	0.83%	\$143	\$410	286.69%
23	Arch Ins Co	11150	MO	\$118	0.73%	\$82	\$35	42.25%
24	RLI Ins Co	13056	IL	\$108	0.67%	\$113	(\$72)	(64.28)%
25	American States Ins Co	19704	IN	\$94	0.59%	\$104	\$62	59.26%
26	Colonial Amer Cas & Surety Co	34347	MD	\$83	0.52%	\$54	(\$9)	(16.29)%
27	Hanover Ins Co	22292	NH	\$70	0.44%	\$46	\$0	0.44%
28	Colonial Surety Co	10758	PA	\$67	0.42%	\$20	(\$1)	(3.94)%
29	Ohio Cas Ins Co	24074	OH	\$57	0.36%	\$55	\$2	3.29%
30	Lexon Ins Co	13307	TX	\$49	0.31%	\$28	\$5	17.03%
31	State Farm Fire & Cas Co	25143	IL	\$49	0.30%	\$46	\$0	0.00%
32	Old Republic Surety Co	40444	WI	\$48	0.30%	\$48	\$3	7.12%
33	Federated Serv Ins Co	28304	MN	\$43	0.27%	\$42	(\$1)	(2.18)%
34	Progressive Cas Ins Co	24260	OH	\$43	0.27%	\$318	\$821	258.25%
35	Universal Underwriters Of TX Ins	40843	TX	\$41	0.26%	\$24	\$11	46.89%
36	Sentry Ins A Mut Co	24988	WI	\$40	0.25%	\$37	\$5	14.16%
37	Great Northern Ins Co	20303	IN	\$34	0.21%	\$37	(\$1)	(2.15)%
38	Darwin Natl Assur Co	16624	DE	\$29	0.18%	\$15	\$5	30.72%
39	Sentry Select Ins Co	21180	WI	\$27	0.17%	\$25	\$2	6.81%
40	Alaska Natl Ins Co	38733	AK	\$22	0.14%	\$18	\$0	0.00%
All 94 Other Companies				\$267	1.67%	\$425	(\$740)	(174.16)%
Totals (Loss Ratio is average)				\$16,007	100.00%	\$16,124	\$6,761	41.93%

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

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## Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

## Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$11,561	19.08%	\$11,122	\$3,752	33.73%
2	Country Mut Ins Co	20990	IL	\$8,146	13.45%	\$7,977	\$2,661	33.36%
3	Grange Ins Assn	22101	WA	\$7,025	11.60%	\$6,715	\$2,675	39.84%
4	North Pacific Ins Co	23892	OR	\$4,833	7.98%	\$4,837	\$2,162	44.69%
5	American States Ins Co	19704	IN	\$3,960	6.54%	\$3,871	\$2,036	52.59%
6	QBE Ins Corp	39217	PA	\$3,450	5.70%	\$3,613	\$876	24.26%
7	Travelers Ind Co	25658	CT	\$2,960	4.89%	\$3,024	\$1,731	57.24%
8	Unigard Ins Co	25747	WI	\$2,755	4.55%	\$2,904	\$1,525	52.52%
9	American Ins Co	21857	OH	\$2,387	3.94%	\$2,207	\$380	17.22%
10	Nationwide Mut Ins Co	23787	OH	\$2,189	3.61%	\$1,949	\$569	29.20%
11	State Farm Fire & Cas Co	25143	IL	\$2,107	3.48%	\$2,088	\$897	42.95%
12	Charter Oak Fire Ins Co	25615	CT	\$1,738	2.87%	\$1,629	\$1,797	110.35%
13	Oregon Mut Ins Co	14907	OR	\$1,663	2.74%	\$1,472	\$766	52.05%
14	Travelers Ind Co Of Amer	25666	CT	\$1,296	2.14%	\$1,296	\$701	54.05%
15	Firemans Fund Ins Co	21873	CA	\$910	1.50%	\$549	\$259	47.18%
16	Travelers Ind Co Of CT	25682	CT	\$874	1.44%	\$844	\$305	36.13%
17	National Surety Corp	21881	IL	\$622	1.03%	\$921	\$880	95.56%
18	Indemnity Ins Co Of North Amer	43575	PA	\$541	0.89%	\$434	(\$2)	(0.50)%
19	American Economy Ins Co	19690	IN	\$437	0.72%	\$405	\$789	194.57%
20	American Family Mut Ins Co	19275	WI	\$265	0.44%	\$203	\$63	31.07%
21	Markel Ins Co	38970	IL	\$249	0.41%	\$245	(\$194)	(79.07)%
22	American Reliable Ins Co	19615	AZ	\$209	0.34%	\$223	(\$22)	(9.65)%
23	American Bankers Ins Co Of FL	10111	FL	\$162	0.27%	\$401	\$22	5.37%
24	Great Amer Ins Co	16691	OH	\$102	0.17%	\$73	(\$36)	(48.99)%
25	Associated Ind Corp	21865	CA	\$53	0.09%	\$67	(\$17)	(24.84)%
26	Great Amer Alliance Ins Co	26832	OH	\$33	0.05%	\$31	(\$5)	(15.64)%
27	Great Amer Ins Co of NY	22136	NY	\$22	0.04%	\$32	(\$4)	(12.60)%
28	Starnet Ins Co	40045	DE	\$15	0.03%	\$23	(\$25)	(108.90)%
29	AmTrust Ins Co of KS Inc	15954	KS	\$12	0.02%	\$46	(\$35)	(75.53)%
30	Eagle W Ins Co	12890	CA	\$2	0.00%	\$1	\$0	0.00%
31	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$1	0.00%
32	Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$2	0.00%
33	Great Amer Assur Co	26344	OH	\$0	0.00%	\$7	(\$2)	(23.20)%
34	Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$2	0.00%
All 15 Other Companies				\$0	0.00%	\$1	(\$134)	(12265.41)%
Totals (Loss Ratio is average)				\$60,577	100.00%	\$59,209	\$24,377	41.17%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio  
Line of Business: Excess Workers' Compensation

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safety Natl Cas Corp	15105	MO	\$9,800	41.22%	\$9,249	\$5,407	58.46%
2	Ace Amer Ins Co	22667	PA	\$6,136	25.81%	\$3,984	\$1,421	35.66%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$3,192	13.43%	\$4,827	\$197	4.08%
4	Liberty Ins Corp	42404	IL	\$1,490	6.27%	\$1,414	\$1,102	77.90%
5	Star Ins Co	18023	MI	\$1,111	4.67%	\$726	\$225	30.98%
6	Zurich Amer Ins Co	16535	NY	\$1,050	4.42%	\$1,105	\$697	63.06%
7	Arch Ins Co	11150	MO	\$940	3.95%	\$928	\$425	45.83%
8	New York Marine & Gen Ins Co	16608	NY	\$940	3.95%	\$922	\$325	35.24%
9	Travelers Prop Cas Co Of Amer	25674	CT	\$848	3.57%	\$162	(\$6)	(3.98)%
10	Great West Cas Co	11371	NE	\$773	3.25%	\$422	\$129	30.58%
11	Old Republic Ins Co	24147	PA	\$459	1.93%	\$471	(\$122)	(25.90)%
12	XL Specialty Ins Co	37885	DE	\$364	1.53%	\$733	\$473	64.59%
13	Illinois Natl Ins Co	23817	IL	\$84	0.35%	\$137	\$23	16.68%
14	Discover Prop & Cas Ins Co	36463	IL	\$49	0.21%	\$62	(\$72)	(116.23)%
15	Sentry Ins A Mut Co	24988	WI	\$48	0.20%	\$49	\$643	1313.14%
16	Great Northern Ins Co	20303	IN	\$28	0.12%	\$19	\$4	19.16%
17	Federal Ins Co	20281	IN	\$26	0.11%	\$32	\$6	18.69%
18	American Home Assur Co	19380	NY	\$6	0.02%	\$6	(\$9)	(166.26)%
19	Republic Ind Co Of Amer	22179	CA	\$4	0.02%	\$250	(\$148)	(59.23)%
20	Pacific Ind Co	20346	WI	\$3	0.01%	\$3	\$1	16.67%
21	Vigilant Ins Co	20397	NY	\$1	0.01%	\$1	\$0	27.54%
22	Travelers Ind Co Of CT	25682	CT	\$0	0.00%	\$0	\$0	23.18%
23	Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	\$4	0.00%
24	Employers Ins of Wausau	21458	WI	\$0	0.00%	\$0	\$123	0.00%
25	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$5,632	0.00%
26	American Cas Co Of Reading PA	20427	PA	\$0	0.00%	\$0	\$282	0.00%
27	American Motorists Ins Co	22918	IL	\$0	0.00%	\$0	\$24	0.00%
28	St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$117	0.00%
29	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$735	0.00%
30	Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$35	0.00%
31	Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$27	0.00%
32	Westport Ins Corp	39845	MO	\$0	0.00%	(\$12)	\$1,606	(13578.54)%
33	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$209	0.00%
34	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$5,124	0.00%
35	St Paul Protective Ins Co	19224	IL	\$0	0.00%	\$0	\$5	0.00%
All 14 Other Companies				(\$3,579)	(15.05)%	(\$3,209)	(\$899)	28.03%
Totals (Loss Ratio is average)				\$23,773	100.00%	\$22,280	\$23,740	106.55%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Earthquake

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$38,448	31.19%	\$38,893	\$0	0.00%
2	Geovera Ins Co	10799	CA	\$16,988	13.78%	\$16,214	\$0	0.00%
3	United Serv Automobile Assn	25941	TX	\$6,045	4.90%	\$5,566	\$48	0.85%
4	Liberty Mut Fire Ins Co	23035	WI	\$4,312	3.50%	\$4,387	\$0	0.00%
5	Safeco Ins Co Of IL	39012	IL	\$4,005	3.25%	\$3,830	\$0	0.00%
6	Insurance Co Of The West	27847	CA	\$3,222	2.61%	\$2,976	\$0	0.00%
7	Farmers Ins Co Of WA	21644	WA	\$3,195	2.59%	\$3,366	\$0	0.00%
8	Metropolitan Prop & Cas Ins Co	26298	RI	\$3,190	2.59%	\$3,302	\$0	(0.01)%
9	Zurich Amer Ins Co	16535	NY	\$2,953	2.40%	\$2,730	(\$26)	(0.95)%
10	Axis Ins Co	37273	IL	\$2,542	2.06%	\$1,782	\$315	17.67%
11	USAA Cas Ins Co	25968	TX	\$2,507	2.03%	\$2,310	\$3	0.15%
12	American Automobile Ins Co	21849	MO	\$2,341	1.90%	\$2,355	(\$152)	(6.44)%
13	Property & Cas Ins Co Of Hartford	34690	IN	\$2,015	1.63%	\$2,010	\$0	0.00%
14	American Modern Home Ins Co	23469	OH	\$2,013	1.63%	\$1,817	\$0	0.00%
15	Continental Cas Co	20443	IL	\$2,006	1.63%	\$1,886	\$16	0.86%
16	Vigilant Ins Co	20397	NY	\$1,999	1.62%	\$2,072	\$0	0.00%
17	American Family Mut Ins Co	19275	WI	\$1,840	1.49%	\$1,664	\$0	0.00%
18	Amica Mut Ins Co	19976	RI	\$1,687	1.37%	\$1,736	\$0	0.00%
19	Chartis Prop Cas Co	19402	PA	\$1,577	1.28%	\$1,596	\$0	0.00%
20	Hartford Ins Co Of The Midwest	37478	IN	\$1,494	1.21%	\$1,556	\$0	0.00%
21	American Guar & Liab Ins	26247	NY	\$1,177	0.95%	\$1,166	(\$22)	(1.90)%
22	Westport Ins Corp	39845	MO	\$1,142	0.93%	\$1,064	\$0	0.00%
23	XL Ins Amer Inc	24554	DE	\$1,042	0.85%	\$555	\$13	2.36%
24	Ace Amer Ins Co	22667	PA	\$971	0.79%	\$512	\$0	(0.08)%
25	Travelers Home & Marine Ins Co	27998	CT	\$614	0.50%	\$539	(\$5)	(1.00)%
26	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$607	0.49%	\$608	\$1	0.25%
27	Depositors Ins Co	42587	IA	\$594	0.48%	\$633	\$0	0.00%
28	Travelers Ind Co	25658	CT	\$590	0.48%	\$563	\$125	22.17%
29	Unitrin Auto & Home Ins Co	16063	NY	\$581	0.47%	\$677	\$5	0.79%
30	Travelers Prop Cas Co Of Amer	25674	CT	\$551	0.45%	\$527	\$113	21.44%
31	Sentinel Ins Co Ltd	11000	CT	\$534	0.43%	\$494	\$0	0.00%
32	Nationwide Mut Fire Ins Co	23779	OH	\$527	0.43%	\$548	(\$7)	(1.22)%
33	Pacific Ind Co	20346	WI	\$477	0.39%	\$375	\$0	0.00%
34	Westchester Fire Ins Co	10030	PA	\$447	0.36%	\$559	\$0	0.00%
35	Arch Ins Co	11150	MO	\$418	0.34%	\$432	\$0	0.02%
36	Bankers Standard Ins Co	18279	PA	\$376	0.30%	\$280	\$0	0.00%
37	Nationwide Ins Co Of Amer	25453	WI	\$365	0.30%	\$369	\$0	0.00%
38	American Economy Ins Co	19690	IN	\$341	0.28%	\$337	\$0	0.00%
39	Economy Premier Assur Co	40649	IL	\$333	0.27%	\$337	(\$5)	(1.44)%
40	Federated Mut Ins Co	13935	MN	\$327	0.26%	\$311	\$0	0.00%
All 104 Other Companies				\$6,866	5.57%	\$7,217	(\$1,772)	(24.55)%
Totals (Loss Ratio is average)				\$123,260	100.00%	\$120,150	(\$1,349)	(1.12)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Credit

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	QBE Ins Corp	39217	PA	\$3,602	17.16%	\$3,576	\$350	9.80%
2	Euler Hermes Amer Credit Ind Co	20516	MD	\$2,329	11.10%	\$2,210	\$332	15.01%
3	Old Republic Ins Co	24147	PA	\$2,021	9.63%	\$1,961	\$360	18.36%
4	First Colonial Ins Co	29980	FL	\$1,825	8.70%	\$2,074	\$484	23.31%
5	American Bankers Ins Co Of FL	10111	FL	\$1,161	5.53%	\$1,161	\$114	9.78%
6	American Security Ins Co	42978	DE	\$899	4.29%	\$900	\$27	3.02%
7	State Natl Ins Co Inc	12831	TX	\$892	4.25%	\$1,820	\$1,013	55.64%
8	Coface N Amer Ins Co	31887	MA	\$888	4.23%	\$916	\$270	29.44%
9	Atradius Trade Credit Ins Co	25422	MD	\$817	3.89%	\$860	\$254	29.58%
10	Arch Ins Co	11150	MO	\$726	3.46%	\$465	\$25	5.40%
11	Great Amer Ins Co	16691	OH	\$604	2.88%	\$673	\$102	15.17%
12	Knightbrook Ins Co	13722	DE	\$600	2.86%	\$208	\$28	13.64%
13	Great Amer Alliance Ins Co	26832	OH	\$593	2.83%	\$236	\$42	17.80%
14	US Specialty Ins Co	29599	TX	\$580	2.76%	\$744	\$181	24.27%
15	Ohio Ind Co	26565	OH	\$528	2.51%	\$81	\$53	64.75%
16	Ace Amer Ins Co	22667	PA	\$525	2.50%	\$566	\$22	3.96%
17	Employers Fire Ins Co	20648	MA	\$421	2.01%	\$363	\$200	55.13%
18	American Reliable Ins Co	19615	AZ	\$415	1.98%	\$358	\$108	30.12%
19	Stonebridge Cas Ins Co	10952	OH	\$274	1.30%	\$608	\$73	12.02%
20	American Natl Prop & Cas Co	28401	MO	\$269	1.28%	\$313	\$106	33.97%
21	Zurich Amer Ins Co	16535	NY	\$254	1.21%	\$214	\$65	30.28%
22	Standard Guar Ins Co	42986	DE	\$181	0.86%	\$159	\$41	25.82%
23	United Guar Residential Ins Co of NC	16667	NC	\$175	0.83%	\$182	\$326	179.33%
24	Great Amer Assur Co	26344	OH	\$171	0.82%	\$65	\$59	90.16%
25	State Farm Mut Auto Ins Co	25178	IL	\$124	0.59%	\$127	\$1	0.53%
26	Dealers Assur Co	16705	OH	\$109	0.52%	\$10	\$6	66.03%
27	Zale Ind Co	30325	TX	\$48	0.23%	\$48	\$5	9.60%
28	State Farm Fire & Cas Co	25143	IL	\$5	0.02%	\$5	\$0	(0.10)%
29	Wesco Ins Co	25011	DE	\$0	0.00%	\$22	\$0	(1.93)%
30	Great Amer Spirit Ins Co	33723	OH	\$0	0.00%	\$0	\$8	0.00%
31	Cumis Ins Society Inc	10847	IA	(\$49)	(0.24)%	\$159	\$117	73.87%
All 4 Other Companies				(\$2)	(0.01)%	(\$2)	\$0	5.13%
Totals (Loss Ratio is average)				\$20,984	100.00%	\$21,083	\$4,770	22.62%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$19,090	4.70%	\$19,885	\$7,528	37.86%
2	State Farm Fire & Cas Co	25143	IL	\$17,662	4.35%	\$18,074	\$10,491	58.05%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$16,951	4.17%	\$15,759	\$8,614	54.66%
4	Philadelphia Ind Ins Co	18058	PA	\$16,753	4.12%	\$16,900	\$4,911	29.06%
5	Truck Ins Exch	21709	CA	\$15,461	3.81%	\$16,263	\$8,415	51.74%
6	Farmers Ins Exch	21652	CA	\$15,406	3.79%	\$16,187	\$8,411	51.96%
7	American Economy Ins Co	19690	IN	\$14,682	3.61%	\$14,955	\$8,249	55.16%
8	Hartford Cas Ins Co	29424	IN	\$14,568	3.59%	\$15,587	\$12,774	81.95%
9	Mid Century Ins Co	21687	CA	\$12,469	3.07%	\$11,552	\$5,311	45.97%
10	QBE Ins Corp	39217	PA	\$11,883	2.92%	\$11,812	\$1,163	9.85%
11	American States Ins Co	19704	IN	\$11,221	2.76%	\$11,480	\$3,896	33.93%
12	Allstate Ins Co	19232	IL	\$11,034	2.72%	\$11,477	\$9,147	79.70%
13	Allstate Ind Co	19240	IL	\$10,426	2.57%	\$9,088	\$5,736	63.12%
14	Continental Western Ins Co	10804	IA	\$9,032	2.22%	\$7,925	\$2,646	33.38%
15	Unigard Ins Co	25747	WI	\$9,003	2.22%	\$9,859	\$4,773	48.41%
16	Travelers Cas Ins Co Of Amer	19046	CT	\$7,791	1.92%	\$7,111	\$4,947	69.57%
17	Oregon Mut Ins Co	14907	OR	\$7,157	1.76%	\$7,479	\$7,127	95.30%
18	Travelers Prop Cas Co Of Amer	25674	CT	\$7,091	1.75%	\$6,759	\$1,790	26.48%
19	Ace Amer Ins Co	22667	PA	\$6,661	1.64%	\$6,330	\$1,809	28.58%
20	Ohio Security Ins Co	24082	OH	\$6,442	1.59%	\$3,377	\$2,395	70.91%
21	North Pacific Ins Co	23892	OR	\$5,937	1.46%	\$6,292	\$2,710	43.07%
22	Federal Ins Co	20281	IN	\$5,746	1.41%	\$6,392	\$371	5.81%
23	Charter Oak Fire Ins Co	25615	CT	\$5,339	1.31%	\$5,364	\$6,624	123.49%
24	National Surety Corp	21881	IL	\$5,053	1.24%	\$5,926	\$9,301	156.94%
25	National Union Fire Ins Co Of Pitts	19445	PA	\$4,772	1.17%	\$5,402	\$462	8.55%
26	Church Mut Ins Co	18767	WI	\$4,221	1.04%	\$4,297	\$1,036	24.12%
27	Maryland Cas Co	19356	MD	\$3,903	0.96%	\$4,281	\$1,317	30.76%
28	National Fire Ins Co Of Hartford	20478	IL	\$3,810	0.94%	\$3,721	\$422	11.35%
29	Liberty Northwest Ins Corp	41939	OR	\$3,739	0.92%	\$3,669	\$1,988	54.17%
30	Amco Ins Co	19100	IA	\$3,687	0.91%	\$3,650	\$1,576	43.18%
31	American Ins Co	21857	OH	\$3,672	0.90%	\$4,193	\$2,682	63.95%
32	General Ins Co Of Amer	24732	WA	\$3,611	0.89%	\$3,544	\$1,519	42.85%
33	Sentinel Ins Co Ltd	11000	CT	\$3,578	0.88%	\$2,855	\$2,780	97.38%
34	Commonwealth Ins Co Of Amer	10220	WA	\$3,548	0.87%	\$2,949	(\$278)	(9.44)%
35	Great Northern Ins Co	20303	IN	\$3,214	0.79%	\$3,332	\$1,457	43.73%
36	Continental Cas Co	20443	IL	\$3,113	0.77%	\$3,015	\$1,626	53.95%
37	American Family Mut Ins Co	19275	WI	\$3,012	0.74%	\$2,583	\$845	32.70%
38	Phoenix Ins Co	25623	CT	\$2,924	0.72%	\$2,927	\$1,611	55.06%
39	Eagle W Ins Co	12890	CA	\$2,612	0.64%	\$1,997	\$449	22.50%
40	Firemans Fund Ins Co	21873	CA	\$2,516	0.62%	\$4,604	\$1,583	34.38%
All 217 Other Companies				\$87,512	21.54%	\$83,997	\$36,302	43.22%
Totals (Loss Ratio is average)				\$406,303	100.00%	\$402,849	\$196,514	48.78%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Philadelphia Ind Ins Co	18058	PA	\$11,823	4.84%	\$11,588	\$4,721	40.74%
2	Contractors Bonding & Ins Co	37206	WA	\$10,351	4.24%	\$10,813	\$3,494	32.32%
3	Ohio Security Ins Co	24082	OH	\$10,326	4.23%	\$5,602	\$1,805	32.22%
4	American Economy Ins Co	19690	IN	\$9,765	4.00%	\$10,095	\$1,910	18.92%
5	State Farm Fire & Cas Co	25143	IL	\$9,763	4.00%	\$9,727	(\$1,125)	(11.57)%
6	American States Ins Co	19704	IN	\$8,681	3.55%	\$9,119	(\$7,241)	(79.41)%
7	Continental Western Ins Co	10804	IA	\$8,677	3.55%	\$7,752	\$2,692	34.73%
8	Federal Ins Co	20281	IN	\$7,068	2.89%	\$7,400	\$45	0.61%
9	Truck Ins Exch	21709	CA	\$6,635	2.72%	\$7,072	\$765	10.82%
10	Farmers Ins Exch	21652	CA	\$6,002	2.46%	\$6,367	(\$170)	(2.66)%
11	Unigard Ins Co	25747	WI	\$5,895	2.41%	\$6,684	\$3,331	49.83%
12	North Pacific Ins Co	23892	OR	\$5,350	2.19%	\$5,561	(\$933)	(16.78)%
13	National Fire Ins Co Of Hartford	20478	IL	\$5,011	2.05%	\$5,218	\$4,156	79.64%
14	Hartford Cas Ins Co	29424	IN	\$4,786	1.96%	\$5,346	(\$764)	(14.29)%
15	Oregon Mut Ins Co	14907	OR	\$4,771	1.95%	\$4,986	\$1,997	40.04%
16	Mutual Of Enumclaw Ins Co	14761	WA	\$4,727	1.93%	\$6,502	\$2,641	40.61%
17	Mid Century Ins Co	21687	CA	\$4,555	1.86%	\$4,426	\$1,570	35.46%
18	American Fire & Cas Co	24066	OH	\$4,484	1.84%	\$4,292	\$468	10.89%
19	Travelers Cas Ins Co Of Amer	19046	CT	\$4,454	1.82%	\$4,160	\$3,127	75.16%
20	Allstate Ins Co	19232	IL	\$4,453	1.82%	\$4,599	\$1,125	24.47%
21	Travelers Prop Cas Co Of Amer	25674	CT	\$4,223	1.73%	\$4,135	\$2,048	49.52%
22	Charter Oak Fire Ins Co	25615	CT	\$3,925	1.61%	\$3,971	\$1,115	28.08%
23	QBE Ins Corp	39217	PA	\$3,613	1.48%	\$3,586	(\$629)	(17.54)%
24	Liberty Northwest Ins Corp	41939	OR	\$3,262	1.34%	\$3,637	\$3,326	91.43%
25	Valley Forge Ins Co	20508	PA	\$3,126	1.28%	\$2,805	\$821	29.28%
26	Phoenix Ins Co	25623	CT	\$2,955	1.21%	\$3,054	\$1,310	42.90%
27	West Amer Ins Co	44393	IN	\$2,847	1.17%	\$3,291	\$156	4.74%
28	First Natl Ins Co Of Amer	24724	WA	\$2,623	1.07%	\$2,801	(\$973)	(34.73)%
29	General Ins Co Of Amer	24732	WA	\$2,590	1.06%	\$2,721	\$1,886	69.28%
30	Allstate Ind Co	19240	IL	\$2,577	1.05%	\$2,245	\$523	23.28%
31	National Surety Corp	21881	IL	\$2,491	1.02%	\$2,811	\$551	19.59%
32	Travelers Ind Co	25658	CT	\$2,380	0.97%	\$2,409	\$1,139	47.29%
33	American Ins Co	21857	OH	\$2,299	0.94%	\$2,650	\$1,045	39.45%
34	Amco Ins Co	19100	IA	\$2,246	0.92%	\$2,296	\$111	4.83%
35	Nationwide Mut Ins Co	23787	OH	\$2,150	0.88%	\$2,266	(\$326)	(14.39)%
36	Church Mut Ins Co	18767	WI	\$2,144	0.88%	\$2,190	\$214	9.75%
37	Sentinel Ins Co Ltd	11000	CT	\$2,098	0.86%	\$1,761	\$431	24.48%
38	Cincinnati Ins Co	10677	OH	\$2,088	0.85%	\$1,990	\$231	11.58%
39	American Alt Ins Corp	19720	DE	\$1,931	0.79%	\$1,942	(\$166)	(8.56)%
40	American Family Mut Ins Co	19275	WI	\$1,919	0.79%	\$1,697	\$103	6.09%
All 217 Other Companies				\$53,224	21.79%	\$54,154	\$19,230	35.51%
Totals (Loss Ratio is average)				\$244,288	100.00%	\$245,722	\$55,757	22.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Burglary and Theft

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$938	26.98%	\$773	(\$96)	(12.41)%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$859	24.71%	\$705	\$52	7.40%
3	Federal Ins Co	20281	IN	\$387	11.15%	\$460	\$17	3.72%
4	Universal Underwriters Ins Co	41181	KS	\$119	3.43%	\$129	\$64	49.99%
5	US Specialty Ins Co	29599	TX	\$105	3.02%	(\$49)	\$8	(17.28)%
6	Hiscox Ins Co Inc	10200	IL	\$86	2.48%	\$40	\$6	16.02%
7	Twin City Fire Ins Co Co	29459	IN	\$86	2.47%	\$82	\$18	21.89%
8	Zurich Amer Ins Co	16535	NY	\$84	2.42%	\$52	(\$1)	(1.07)%
9	Hartford Fire In Co	19682	CT	\$74	2.14%	\$69	(\$6)	(8.97)%
10	Fidelity & Deposit Co Of MD	39306	MD	\$59	1.71%	\$128	\$5	3.73%
11	Continental Cas Co	20443	IL	\$53	1.52%	\$54	\$26	47.64%
12	Great Amer Ins Co	16691	OH	\$44	1.26%	\$50	\$0	0.11%
13	St Paul Fire & Marine Ins Co	24767	CT	\$34	0.97%	\$61	\$8	12.65%
14	Universal Underwriters Of TX Ins	40843	TX	\$32	0.92%	\$25	(\$1)	(3.39)%
15	Philadelphia Ind Ins Co	18058	PA	\$32	0.91%	\$30	\$0	1.04%
16	Vigilant Ins Co	20397	NY	\$31	0.89%	\$32	\$0	0.10%
17	American Alt Ins Corp	19720	DE	\$31	0.89%	\$26	\$198	748.87%
18	Westchester Fire Ins Co	10030	PA	\$30	0.86%	\$14	\$4	28.46%
19	Executive Risk Ind Inc	35181	DE	\$29	0.84%	\$34	\$1	4.28%
20	Federated Mut Ins Co	13935	MN	\$23	0.67%	\$22	\$0	(0.56)%
21	Nationwide Mut Ins Co	23787	OH	\$21	0.61%	\$21	\$6	26.75%
22	Harco Natl Ins Co	26433	IL	\$20	0.58%	\$25	\$236	943.89%
23	XL Ins Amer Inc	24554	DE	\$19	0.54%	\$12	\$0	2.50%
24	Mutual Of Enumclaw Ins Co	14761	WA	\$17	0.50%	\$19	\$1	3.58%
25	National Cas Co	11991	WI	\$17	0.49%	\$16	\$0	0.00%
26	OneBeacon Ins Co	21970	PA	\$17	0.49%	\$9	\$4	41.07%
27	Western Natl Assur Co	24465	MN	\$15	0.44%	\$16	\$0	0.00%
28	Fidelity Natl Ins Co	25180	CA	\$15	0.43%	\$14	\$0	0.00%
29	Great Northern Ins Co	20303	IN	\$15	0.42%	\$17	\$1	3.86%
30	Nationwide Agribusiness Ins Co	28223	IA	\$14	0.40%	\$18	\$47	268.23%
31	Sentry Ins A Mut Co	24988	WI	\$14	0.40%	\$14	\$0	0.65%
32	Sentry Select Ins Co	21180	WI	\$12	0.35%	\$11	\$14	124.22%
33	Austin Mut Ins Co	13412	MN	\$12	0.34%	\$14	\$0	0.00%
34	Hanover Ins Co	22292	NH	\$10	0.28%	\$20	\$0	0.00%
35	Scottsdale Ind Co	15580	OH	\$8	0.24%	\$8	\$0	0.00%
36	Federated Serv Ins Co	28304	MN	\$8	0.22%	\$7	\$0	(0.09)%
37	St Paul Mercury Ins Co	24791	CT	\$7	0.21%	\$16	\$4	26.48%
38	Transguard Ins Co Of Amer Inc	28886	IL	\$7	0.21%	\$4	\$2	55.44%
39	Farmland Mut Ins Co	13838	IA	\$7	0.19%	\$6	\$0	(0.84)%
40	Pacific Ind Co	20346	WI	\$7	0.19%	\$5	\$0	5.09%
All 98 Other Companies				\$78	2.26%	\$97	(\$212)	(218.68)%
Totals (Loss Ratio is average)				\$3,476	100.00%	\$3,102	\$407	13.13%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Boiler and Machinery

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$5,490	20.17%	\$5,490	\$160	2.91%
2	Factory Mut Ins Co	21482	RI	\$4,876	17.91%	\$5,026	\$4,309	85.75%
3	Affiliated Fm Ins Co	10014	RI	\$2,469	9.07%	\$2,372	\$7,374	310.87%
4	Continental Cas Co	20443	IL	\$1,597	5.87%	\$1,535	\$685	44.64%
5	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,229	4.52%	\$1,385	(\$247)	(17.87)%
6	Zurich Amer Ins Co	16535	NY	\$1,033	3.79%	\$1,029	\$781	75.90%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$846	3.11%	\$817	\$270	33.09%
8	Travelers Prop Cas Co Of Amer	25674	CT	\$804	2.95%	\$747	(\$16)	(2.17)%
9	Federal Ins Co	20281	IN	\$675	2.48%	\$714	(\$5)	(0.70)%
10	Truck Ins Exch	21709	CA	\$571	2.10%	\$563	(\$3)	(0.62)%
11	Allianz Global Risks US Ins Co	35300	CA	\$532	1.96%	\$604	\$0	(0.08)%
12	Universal Underwriters Ins Co	41181	KS	\$511	1.88%	\$590	(\$89)	(15.13)%
13	Oregon Mut Ins Co	14907	OR	\$499	1.83%	\$510	\$138	27.07%
14	Westport Ins Corp	39845	MO	\$498	1.83%	\$420	\$12	2.85%
15	Continental Western Ins Co	10804	IA	\$491	1.80%	\$417	\$24	5.70%
16	Great Northern Ins Co	20303	IN	\$355	1.30%	\$345	(\$1)	(0.27)%
17	Liberty Mut Fire Ins Co	23035	WI	\$354	1.30%	\$312	\$108	34.61%
18	American Guar & Liab Ins	26247	NY	\$296	1.09%	\$330	\$6	1.88%
19	XL Ins Amer Inc	24554	DE	\$267	0.98%	\$193	\$21	10.81%
20	Eagle W Ins Co	12890	CA	\$226	0.83%	\$169	\$0	0.00%
21	Lumbermens Underwriting Alliance	23108	MO	\$205	0.75%	\$210	\$0	0.00%
22	Brotherhood Mut Ins Co	13528	IN	\$201	0.74%	\$185	\$20	10.82%
23	Travelers Ind Co	25658	CT	\$198	0.73%	\$198	\$2	0.83%
24	Amco Ins Co	19100	IA	\$198	0.73%	\$201	\$14	7.02%
25	Axis Ins Co	37273	IL	\$189	0.70%	\$131	\$15	11.55%
26	Western Natl Assur Co	24465	MN	\$183	0.67%	\$187	\$0	0.00%
27	Universal Underwriters Of TX Ins	40843	TX	\$180	0.66%	\$124	(\$3)	(2.71)%
28	Pacific Ind Co	20346	WI	\$175	0.64%	\$223	\$22	9.73%
29	Cincinnati Ins Co	10677	OH	\$153	0.56%	\$123	\$195	159.14%
30	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$138	0.51%	\$173	(\$13)	(7.36)%
31	Pennsylvania Lumbermens Mut Ins	14974	PA	\$131	0.48%	\$92	\$0	0.00%
32	American Alt Ins Corp	19720	DE	\$127	0.47%	\$76	\$32	42.37%
33	Federated Mut Ins Co	13935	MN	\$118	0.43%	\$126	\$49	38.58%
34	New Hampshire Ins Co	23841	PA	\$113	0.41%	\$106	(\$8)	(7.14)%
35	Phoenix Ins Co	25623	CT	\$107	0.39%	\$107	\$8	7.14%
36	Depositors Ins Co	42587	IA	\$80	0.29%	\$53	\$2	3.07%
37	Travelers Ind Co Of CT	25682	CT	\$66	0.24%	\$66	(\$1)	(0.88)%
38	Alaska Natl Ins Co	38733	AK	\$63	0.23%	\$61	\$0	0.00%
39	American Automobile Ins Co	21849	MO	\$61	0.23%	\$56	\$0	(0.20)%
40	Vigilant Ins Co	20397	NY	\$55	0.20%	\$70	\$10	13.77%
All 100 Other Companies				\$861	3.16%	\$869	\$84	9.70%
Totals (Loss Ratio is average)				\$27,224	100.00%	\$27,004	\$13,954	51.67%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$162,514	13.03%	\$166,034	\$106,548	64.17%
2	Farmers Ins Co Of WA	21644	WA	\$102,567	8.22%	\$105,512	\$55,632	52.73%
3	Pemco Mut Ins Co	24341	WA	\$76,542	6.14%	\$75,962	\$37,948	49.96%
4	Allstate Ins Co	19232	IL	\$57,113	4.58%	\$58,471	\$18,729	32.03%
5	Safeco Ins Co Of IL	39012	IL	\$55,472	4.45%	\$55,804	\$34,457	61.75%
6	Geico Gen Ins Co	35882	MD	\$52,999	4.25%	\$52,145	\$26,869	51.53%
7	United Serv Automobile Assn	25941	TX	\$45,391	3.64%	\$45,182	\$28,321	62.68%
8	Allstate Fire & Cas Ins Co	29688	IL	\$38,925	3.12%	\$36,394	\$21,469	58.99%
9	USAA Cas Ins Co	25968	TX	\$35,445	2.84%	\$35,063	\$20,655	58.91%
10	American Family Mut Ins Co	19275	WI	\$35,333	2.83%	\$34,010	\$20,118	59.15%
11	Progressive Cas Ins Co	24260	OH	\$31,305	2.51%	\$29,382	\$16,308	55.50%
12	First Natl Ins Co Of Amer	24724	WA	\$29,520	2.37%	\$25,176	\$16,803	66.74%
13	Progressive Direct Ins Co	16322	OH	\$28,677	2.30%	\$27,538	\$18,125	65.82%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$27,990	2.24%	\$28,822	\$14,787	51.30%
15	Allstate Prop & Cas Ins Co	17230	IL	\$25,340	2.03%	\$26,296	\$11,617	44.18%
16	Liberty Mut Fire Ins Co	23035	WI	\$23,189	1.86%	\$22,485	\$10,147	45.13%
17	Government Employees Ins Co	22063	MD	\$20,993	1.68%	\$20,999	\$10,886	51.84%
18	Geico Ind Co	22055	MD	\$20,477	1.64%	\$20,271	\$9,138	45.08%
19	IDS Prop Cas Ins Co	29068	WI	\$18,965	1.52%	\$19,380	\$13,395	69.12%
20	Hartford Underwriters Ins Co	30104	CT	\$15,226	1.22%	\$15,909	\$6,016	37.82%
21	USAA Gen Ind Co	18600	TX	\$14,687	1.18%	\$14,507	\$7,817	53.89%
22	State Farm Fire & Cas Co	25143	IL	\$14,662	1.18%	\$15,057	\$10,069	66.87%
23	Progressive Max Ins Co	24279	OH	\$13,793	1.11%	\$14,682	\$7,035	47.91%
24	Metropolitan Cas Ins Co	40169	RI	\$13,496	1.08%	\$13,233	\$6,611	49.96%
25	Progressive Northwestern Ins Co	42919	OH	\$13,076	1.05%	\$14,070	\$6,473	46.01%
26	Grange Ins Assn	22101	WA	\$11,759	0.94%	\$11,690	\$6,082	52.03%
27	Travelers Home & Marine Ins Co	27998	CT	\$11,651	0.93%	\$10,992	\$6,344	57.72%
28	Allstate Ind Co	19240	IL	\$11,390	0.91%	\$11,741	\$4,664	39.72%
29	Nationwide Ins Co Of Amer	25453	WI	\$11,153	0.89%	\$11,217	\$6,290	56.07%
30	American Commerce Ins Co	19941	OH	\$10,215	0.82%	\$10,914	\$5,535	50.72%
31	Property & Cas Ins Co Of Hartford	34690	IN	\$9,974	0.80%	\$10,597	\$4,265	40.24%
32	Hartford Cas Ins Co	29424	IN	\$9,937	0.80%	\$9,152	\$6,441	70.38%
33	Country Pref Ins Co	21008	IL	\$9,706	0.78%	\$9,470	\$4,749	50.14%
34	Amica Mut Ins Co	19976	RI	\$8,550	0.69%	\$8,658	\$3,632	41.95%
35	Progressive Classic Ins Co	42994	WI	\$8,309	0.67%	\$9,230	\$5,051	54.72%
36	Country Mut Ins Co	20990	IL	\$7,719	0.62%	\$7,779	\$3,959	50.89%
37	Garrison Prop & Cas Ins Co	21253	TX	\$7,517	0.60%	\$7,146	\$4,247	59.43%
38	Unitrin Auto & Home Ins Co	16063	NY	\$7,273	0.58%	\$7,172	\$3,253	45.35%
39	Coast Natl Ins Co	25089	CA	\$6,703	0.54%	\$6,736	\$3,521	52.26%
40	Unigard Ins Co	25747	WI	\$6,442	0.52%	\$6,568	\$3,615	55.04%
All 187 Other Companies				\$135,429	10.86%	\$137,951	\$58,265	42.24%
Totals (Loss Ratio is average)				\$1,247,427	100.00%	\$1,249,398	\$665,883	53.30%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$51,851	17.36%	\$52,023	\$36,874	70.88%
2	Farmers Ins Co Of WA	21644	WA	\$32,455	10.86%	\$33,160	\$20,285	61.17%
3	Pemco Mut Ins Co	24341	WA	\$19,568	6.55%	\$19,555	\$15,349	78.49%
4	Safeco Ins Co Of IL	39012	IL	\$15,004	5.02%	\$15,226	\$7,476	49.10%
5	Allstate Fire & Cas Ins Co	29688	IL	\$10,213	3.42%	\$9,674	\$7,454	77.05%
6	Allstate Ins Co	19232	IL	\$9,541	3.19%	\$9,836	\$8,075	82.09%
7	Geico Gen Ins Co	35882	MD	\$9,375	3.14%	\$9,415	\$9,575	101.70%
8	Progressive Direct Ins Co	16322	OH	\$9,291	3.11%	\$8,716	\$6,657	76.38%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$7,842	2.62%	\$7,841	\$4,420	56.37%
10	American Family Mut Ins Co	19275	WI	\$7,400	2.48%	\$7,381	\$7,208	97.65%
11	Progressive Cas Ins Co	24260	OH	\$7,318	2.45%	\$6,442	\$5,988	92.95%
12	First Natl Ins Co Of Amer	24724	WA	\$7,247	2.43%	\$6,119	\$5,849	95.58%
13	USAA Cas Ins Co	25968	TX	\$6,877	2.30%	\$6,890	\$9,887	143.51%
14	Allstate Prop & Cas Ins Co	17230	IL	\$6,862	2.30%	\$7,241	\$5,103	70.47%
15	United Serv Automobile Assn	25941	TX	\$6,374	2.13%	\$6,427	\$7,499	116.67%
16	IDS Prop Cas Ins Co	29068	WI	\$5,740	1.92%	\$5,494	\$4,644	84.54%
17	State Farm Fire & Cas Co	25143	IL	\$4,848	1.62%	\$4,821	\$5,980	124.03%
18	Liberty Mut Fire Ins Co	23035	WI	\$4,307	1.44%	\$4,386	\$229	5.23%
19	Geico Ind Co	22055	MD	\$3,834	1.28%	\$3,963	\$2,330	58.79%
20	Government Employees Ins Co	22063	MD	\$3,415	1.14%	\$3,497	\$2,741	78.37%
21	Grange Ins Assn	22101	WA	\$3,407	1.14%	\$3,199	\$2,337	73.06%
22	Nationwide Ins Co Of Amer	25453	WI	\$3,403	1.14%	\$3,479	\$2,919	83.90%
23	Progressive Northwestern Ins Co	42919	OH	\$3,183	1.07%	\$3,469	\$2,078	59.90%
24	Metropolitan Cas Ins Co	40169	RI	\$3,143	1.05%	\$2,982	\$1,776	59.57%
25	Travelers Home & Marine Ins Co	27998	CT	\$2,960	0.99%	\$2,835	\$2,616	92.26%
26	American Commerce Ins Co	19941	OH	\$2,947	0.99%	\$2,986	\$2,792	93.52%
27	Hartford Underwriters Ins Co	30104	CT	\$2,552	0.85%	\$2,686	\$995	37.06%
28	Hartford Cas Ins Co	29424	IN	\$2,334	0.78%	\$2,236	\$2,454	109.72%
29	Progressive Max Ins Co	24279	OH	\$2,278	0.76%	\$2,389	\$2,113	88.42%
30	Country Pref Ins Co	21008	IL	\$2,188	0.73%	\$2,156	\$1,996	92.57%
31	Unitrin Auto & Home Ins Co	16063	NY	\$1,838	0.62%	\$1,722	\$1,491	86.58%
32	Twin City Fire Ins Co Co	29459	IN	\$1,836	0.61%	\$1,984	\$1,836	92.54%
33	USAA Gen Ind Co	18600	TX	\$1,828	0.61%	\$1,824	\$729	39.95%
34	Country Mut Ins Co	20990	IL	\$1,784	0.60%	\$1,825	\$1,842	100.93%
35	Coast Natl Ins Co	25089	CA	\$1,721	0.58%	\$1,612	\$1,471	91.26%
36	Allstate Ind Co	19240	IL	\$1,686	0.56%	\$1,721	\$1,653	95.99%
37	Unigard Ins Co	25747	WI	\$1,589	0.53%	\$1,636	\$692	42.29%
38	Nationwide Agribusiness Ins Co	28223	IA	\$1,526	0.51%	\$1,699	\$1,250	73.60%
39	Amica Mut Ins Co	19976	RI	\$1,517	0.51%	\$1,514	\$2,107	139.18%
40	Esurance Ins Co	25712	WI	\$1,407	0.47%	\$1,479	\$1,041	70.37%
All 162 Other Companies				\$24,252	8.12%	\$24,473	\$18,763	76.67%
Totals (Loss Ratio is average)				\$298,741	100.00%	\$298,014	\$228,571	76.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$300,005	13.63%	\$296,814	\$185,957	62.65%
2	Farmers Ins Co Of WA	21644	WA	\$189,188	8.59%	\$195,594	\$85,874	43.90%
3	Pemco Mut Ins Co	24341	WA	\$130,551	5.93%	\$130,504	\$89,720	68.75%
4	Safeco Ins Co Of IL	39012	IL	\$108,449	4.93%	\$109,694	\$48,106	43.85%
5	Geico Gen Ins Co	35882	MD	\$81,934	3.72%	\$81,171	\$64,566	79.54%
6	Progressive Direct Ins Co	16322	OH	\$70,562	3.21%	\$66,981	\$35,307	52.71%
7	United Serv Automobile Assn	25941	TX	\$69,506	3.16%	\$69,758	\$52,184	74.81%
8	American Family Mut Ins Co	19275	WI	\$68,442	3.11%	\$65,872	\$69,360	105.29%
9	Allstate Fire & Cas Ins Co	29688	IL	\$66,167	3.01%	\$62,223	\$39,824	64.00%
10	Progressive Cas Ins Co	24260	OH	\$65,460	2.97%	\$60,644	\$39,671	65.42%
11	Allstate Ins Co	19232	IL	\$59,787	2.72%	\$61,557	\$39,902	64.82%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$53,923	2.45%	\$54,532	\$40,491	74.25%
13	USAA Cas Ins Co	25968	TX	\$53,608	2.44%	\$53,474	\$43,648	81.62%
14	First Natl Ins Co Of Amer	24724	WA	\$53,547	2.43%	\$45,357	\$24,658	54.36%
15	Geico Ind Co	22055	MD	\$46,689	2.12%	\$46,760	\$31,006	66.31%
16	Allstate Prop & Cas Ins Co	17230	IL	\$40,579	1.84%	\$42,537	\$21,286	50.04%
17	Liberty Mut Fire Ins Co	23035	WI	\$35,795	1.63%	\$35,133	\$17,456	49.69%
18	State Farm Fire & Cas Co	25143	IL	\$32,020	1.45%	\$31,831	\$20,327	63.86%
19	Government Employees Ins Co	22063	MD	\$28,179	1.28%	\$28,509	\$22,585	79.22%
20	IDS Prop Cas Ins Co	29068	WI	\$27,745	1.26%	\$27,219	\$21,543	79.15%
21	Metropolitan Cas Ins Co	40169	RI	\$24,636	1.12%	\$23,093	\$14,308	61.96%
22	Progressive Northwestern Ins Co	42919	OH	\$24,196	1.10%	\$26,583	\$17,241	64.86%
23	Travelers Home & Marine Ins Co	27998	CT	\$22,233	1.01%	\$21,167	\$14,670	69.31%
24	Progressive Max Ins Co	24279	OH	\$21,301	0.97%	\$22,597	\$12,710	56.25%
25	Peak Prop & Cas Ins Corp	18139	WI	\$21,176	0.96%	\$20,830	\$12,782	61.36%
26	Nationwide Ins Co Of Amer	25453	WI	\$20,624	0.94%	\$20,924	\$14,364	68.65%
27	Allstate Ind Co	19240	IL	\$19,865	0.90%	\$20,271	\$11,847	58.44%
28	Hartford Cas Ins Co	29424	IN	\$19,681	0.89%	\$18,300	\$11,736	64.13%
29	Grange Ins Assn	22101	WA	\$18,776	0.85%	\$18,358	\$15,287	83.27%
30	American Commerce Ins Co	19941	OH	\$16,755	0.76%	\$17,333	\$12,709	73.32%
31	Coast Natl Ins Co	25089	CA	\$16,391	0.74%	\$16,343	\$8,768	53.65%
32	Country Pref Ins Co	21008	IL	\$16,048	0.73%	\$15,573	\$10,029	64.40%
33	Hartford Underwriters Ins Co	30104	CT	\$15,172	0.69%	\$15,940	\$12,805	80.33%
34	Unitrin Auto & Home Ins Co	16063	NY	\$15,142	0.69%	\$14,196	\$9,630	67.84%
35	USAA Gen Ind Co	18600	TX	\$14,795	0.67%	\$14,553	\$12,792	87.90%
36	Amica Mut Ins Co	19976	RI	\$14,652	0.67%	\$14,450	\$10,514	72.76%
37	Charter Ind Co	37524	TX	\$14,241	0.65%	\$13,756	\$10,040	72.99%
38	Esurance Ins Co	25712	WI	\$14,180	0.64%	\$14,729	\$8,430	57.23%
39	Twin City Fire Ins Co Co	29459	IN	\$13,629	0.62%	\$14,631	\$7,585	51.84%
40	Patriot Gen Ins Co	23442	WI	\$13,103	0.60%	\$12,506	\$6,700	53.58%
All 207 Other Companies				\$262,826	11.94%	\$267,986	\$149,161	55.66%
Totals (Loss Ratio is average)				\$2,201,557	100.00%	\$2,190,282	\$1,377,581	62.90%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Great West Cas Co	11371	NE	\$15,787	4.88%	\$15,481	\$8,355	53.97%
2	United Financial Cas Co	11770	OH	\$12,719	3.93%	\$12,441	\$11,822	95.03%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$11,910	3.68%	\$11,715	\$4,757	40.60%
4	Continental Western Ins Co	10804	IA	\$9,589	2.97%	\$8,835	\$4,710	53.30%
5	Zurich Amer Ins Co	16535	NY	\$8,869	2.74%	\$8,866	\$5,329	60.11%
6	Unigard Ins Co	25747	WI	\$8,424	2.61%	\$9,538	\$6,081	63.76%
7	Truck Ins Exch	21709	CA	\$7,924	2.45%	\$8,393	\$4,102	48.87%
8	Travelers Ind Co	25658	CT	\$7,899	2.44%	\$7,316	\$6,228	85.13%
9	American States Ins Co	19704	IN	\$7,815	2.42%	\$8,452	\$2,174	25.72%
10	General Ins Co Of Amer	24732	WA	\$6,968	2.16%	\$7,259	\$3,273	45.09%
11	Northland Ins Co	24015	CT	\$6,258	1.94%	\$6,132	\$4,527	73.82%
12	Western Natl Assur Co	24465	MN	\$6,034	1.87%	\$5,783	\$1,742	30.12%
13	American Fire & Cas Co	24066	OH	\$5,742	1.78%	\$5,368	\$3,013	56.13%
14	Philadelphia Ind Ins Co	18058	PA	\$5,657	1.75%	\$5,603	\$1,376	24.56%
15	Empire Fire & Marine Ins Co	21326	NE	\$5,387	1.67%	\$5,543	\$162	2.92%
16	North Pacific Ins Co	23892	OR	\$5,238	1.62%	\$5,396	\$2,120	39.29%
17	American States Preferred Ins Co	37214	IN	\$5,214	1.61%	\$5,659	\$2,619	46.27%
18	Farmers Ins Exch	21652	CA	\$4,996	1.55%	\$5,272	\$2,480	47.05%
19	American Economy Ins Co	19690	IN	\$4,758	1.47%	\$4,906	\$2,508	51.11%
20	Mid Century Ins Co	21687	CA	\$4,734	1.46%	\$4,265	\$2,646	62.03%
21	National Union Fire Ins Co Of Pitts	19445	PA	\$4,667	1.44%	\$4,663	\$2,807	60.20%
22	Nationwide Mut Ins Co	23787	OH	\$4,611	1.43%	\$4,856	\$2,389	49.20%
23	West Amer Ins Co	44393	IN	\$4,356	1.35%	\$4,406	\$1,590	36.10%
24	Alaska Natl Ins Co	38733	AK	\$4,284	1.32%	\$4,253	\$2,745	64.54%
25	Travelers Ind Co Of Amer	25666	CT	\$4,051	1.25%	\$4,178	\$3,023	72.36%
26	Travelers Prop Cas Co Of Amer	25674	CT	\$3,887	1.20%	\$4,171	\$4,217	101.10%
27	Liberty Mut Fire Ins Co	23035	WI	\$3,673	1.14%	\$2,280	(\$402)	(17.64)%
28	Ace Amer Ins Co	22667	PA	\$3,608	1.12%	\$3,518	\$532	15.13%
29	National Cas Co	11991	WI	\$3,580	1.11%	\$2,492	\$2,084	83.66%
30	Safeco Ins Co Of Amer	24740	WA	\$3,434	1.06%	\$3,317	\$1,490	44.92%
31	Ohio Security Ins Co	24082	OH	\$3,421	1.06%	\$1,613	\$726	45.03%
32	Liberty Northwest Ins Corp	41939	OR	\$3,282	1.02%	\$3,273	\$1,537	46.95%
33	Phoenix Ins Co	25623	CT	\$3,252	1.01%	\$3,242	\$2,694	83.09%
34	Universal Underwriters Ins Co	41181	KS	\$3,086	0.95%	\$3,364	\$1,514	44.99%
35	State Farm Mut Auto Ins Co	25178	IL	\$3,021	0.93%	\$3,094	\$2,915	94.19%
36	Valley Forge Ins Co	20508	PA	\$2,739	0.85%	\$2,897	\$2,288	78.98%
37	Grange Ins Assn	22101	WA	\$2,661	0.82%	\$2,648	\$1,975	74.60%
38	Sentinel Ins Co Ltd	11000	CT	\$2,543	0.79%	\$2,597	\$950	36.58%
39	Tower Ins Co Of NY	44300	NY	\$2,383	0.74%	\$2,465	\$1,514	61.41%
40	Sentry Select Ins Co	21180	WI	\$2,360	0.73%	\$2,269	\$1,564	68.92%
All 275 Other Companies				\$102,487	31.70%	\$105,403	\$44,928	42.62%
Totals (Loss Ratio is average)				\$323,308	100.00%	\$323,222	\$163,104	50.46%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Balboa Ins Co	24813	CA	\$7,888	8.56%	\$8,487	\$3,387	39.91%
2	Great West Cas Co	11371	NE	\$6,313	6.85%	\$6,129	\$3,913	63.84%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$4,796	5.21%	\$5,070	\$1,857	36.63%
4	United Financial Cas Co	11770	OH	\$3,407	3.70%	\$3,260	\$2,058	63.12%
5	Travelers Ind Co	25658	CT	\$2,727	2.96%	\$2,513	\$1,483	59.02%
6	Northland Ins Co	24015	CT	\$2,470	2.68%	\$2,384	\$2,140	89.74%
7	Zurich Amer Ins Co	16535	NY	\$2,358	2.56%	\$2,299	\$1,185	51.54%
8	Truck Ins Exch	21709	CA	\$2,345	2.55%	\$2,526	\$1,252	49.57%
9	Continental Western Ins Co	10804	IA	\$2,145	2.33%	\$2,000	\$1,474	73.72%
10	Unigard Ins Co	25747	WI	\$2,139	2.32%	\$2,409	\$1,364	56.62%
11	Universal Underwriters Ins Co	41181	KS	\$1,977	2.15%	\$2,198	\$325	14.77%
12	American States Ins Co	19704	IN	\$1,666	1.81%	\$1,851	\$1,113	60.11%
13	Travelers Ind Co Of Amer	25666	CT	\$1,560	1.69%	\$1,526	\$861	56.39%
14	North Pacific Ins Co	23892	OR	\$1,530	1.66%	\$1,570	\$882	56.18%
15	Mid Century Ins Co	21687	CA	\$1,496	1.62%	\$1,445	\$1,223	84.62%
16	General Ins Co Of Amer	24732	WA	\$1,430	1.55%	\$1,511	\$757	50.11%
17	American States Preferred Ins Co	37214	IN	\$1,385	1.50%	\$1,524	\$709	46.51%
18	Grange Ins Assn	22101	WA	\$1,376	1.49%	\$1,365	\$586	42.89%
19	Farmers Ins Exch	21652	CA	\$1,370	1.49%	\$1,475	\$1,499	101.64%
20	American Fire & Cas Co	24066	OH	\$1,355	1.47%	\$1,176	\$903	76.81%
21	Phoenix Ins Co	25623	CT	\$1,231	1.34%	\$1,218	\$742	60.89%
22	Western Natl Assur Co	24465	MN	\$1,194	1.30%	\$1,050	\$916	87.30%
23	West Amer Ins Co	44393	IN	\$1,191	1.29%	\$1,100	\$615	55.95%
24	Philadelphia Ind Ins Co	18058	PA	\$1,132	1.23%	\$1,122	\$538	47.91%
25	Nationwide Mut Ins Co	23787	OH	\$1,102	1.20%	\$1,202	\$629	52.33%
26	Sentry Select Ins Co	21180	WI	\$1,033	1.12%	\$976	\$874	89.59%
27	Travelers Prop Cas Co Of Amer	25674	CT	\$1,020	1.11%	\$1,082	\$749	69.24%
28	American Alt Ins Corp	19720	DE	\$929	1.01%	\$991	\$517	52.11%
29	American Economy Ins Co	19690	IN	\$909	0.99%	\$941	\$633	67.34%
30	State Farm Mut Auto Ins Co	25178	IL	\$897	0.97%	\$932	\$673	72.22%
31	Federated Mut Ins Co	13935	MN	\$871	0.95%	\$948	\$407	42.92%
32	Ohio Security Ins Co	24082	OH	\$859	0.93%	\$414	\$246	59.46%
33	Alaska Natl Ins Co	38733	AK	\$788	0.86%	\$841	\$305	36.22%
34	Liberty Northwest Ins Corp	41939	OR	\$684	0.74%	\$716	\$419	58.55%
35	Universal Underwriters Of TX Ins	40843	TX	\$670	0.73%	\$431	\$40	9.37%
36	Berkshire Hathaway Homestate Ins Co	20044	NE	\$662	0.72%	\$647	\$514	79.50%
37	Travelers Ind Co Of CT	25682	CT	\$647	0.70%	\$602	\$194	32.28%
38	National Specialty Ins Co	22608	TX	\$646	0.70%	\$326	\$162	49.78%
39	Canal Ins Co	10464	SC	\$616	0.67%	\$782	\$920	117.67%
40	Safeco Ins Co Of Amer	24740	WA	\$583	0.63%	\$562	\$425	75.55%
All 241 Other Companies				\$22,713	24.66%	\$23,177	\$13,409	57.85%
Totals (Loss Ratio is average)				\$92,110	100.00%	\$92,776	\$52,897	57.02%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$848	14.42%	\$866	\$215	24.88%
2	United Financial Cas Co	11770	OH	\$604	10.26%	\$609	\$283	46.45%
3	Truck Ins Exch	21709	CA	\$278	4.73%	\$301	(\$33)	(10.83)%
4	Great West Cas Co	11371	NE	\$239	4.06%	\$246	\$160	64.89%
5	Farmers Ins Exch	21652	CA	\$219	3.72%	\$236	\$211	89.56%
6	Grange Ins Assn	22101	WA	\$204	3.47%	\$204	\$66	32.13%
7	Zurich Amer Ins Co	16535	NY	\$188	3.20%	\$165	(\$7)	(4.54)%
8	North Pacific Ins Co	23892	OR	\$174	2.96%	\$173	(\$19)	(10.85)%
9	Unigard Ins Co	25747	WI	\$169	2.88%	\$182	\$127	69.60%
10	Nationwide Mut Ins Co	23787	OH	\$164	2.79%	\$167	(\$21)	(12.60)%
11	State Farm Mut Auto Ins Co	25178	IL	\$141	2.40%	\$150	\$41	27.10%
12	Mid Century Ins Co	21687	CA	\$139	2.36%	\$128	\$116	91.18%
13	Philadelphia Ind Ins Co	18058	PA	\$131	2.23%	\$132	\$109	82.78%
14	Northland Ins Co	24015	CT	\$109	1.86%	\$108	\$238	221.09%
15	American States Preferred Ins Co	37214	IN	\$98	1.67%	\$100	\$14	14.46%
16	Arch Ins Co	11150	MO	\$94	1.60%	\$63	\$16	25.24%
17	Victoria Fire & Cas Co	42889	OH	\$93	1.58%	\$99	\$41	41.07%
18	American States Ins Co	19704	IN	\$79	1.35%	\$94	\$39	41.01%
19	General Ins Co Of Amer	24732	WA	\$78	1.33%	\$81	\$36	43.83%
20	Oregon Mut Ins Co	14907	OR	\$73	1.24%	\$69	\$48	68.82%
21	Allstate Ind Co	19240	IL	\$67	1.13%	\$64	\$61	95.35%
22	QBE Ins Corp	39217	PA	\$55	0.93%	\$56	\$5	8.67%
23	Travelers Prop Cas Co Of Amer	25674	CT	\$54	0.91%	\$58	\$53	90.92%
24	Travelers Ind Co Of CT	25682	CT	\$50	0.85%	\$39	\$20	52.63%
25	Phoenix Ins Co	25623	CT	\$48	0.81%	\$48	\$30	62.84%
26	New Hampshire Ins Co	23841	PA	\$48	0.81%	\$49	\$11	23.22%
27	American Economy Ins Co	19690	IN	\$43	0.73%	\$45	(\$4)	(8.48)%
28	Travelers Ind Co Of Amer	25666	CT	\$43	0.73%	\$49	\$56	113.81%
29	Travelers Ind Co	25658	CT	\$41	0.69%	\$44	\$23	52.49%
30	Firemans Fund Ins Co	21873	CA	\$39	0.66%	\$32	\$17	53.89%
31	Safeco Ins Co Of Amer	24740	WA	\$37	0.64%	\$35	\$41	116.91%
32	Charter Ind Co	37524	TX	\$37	0.63%	\$32	\$47	144.03%
33	Alpha Prop & Cas Ins Co	38156	WI	\$35	0.60%	\$42	\$64	152.04%
34	Ohio Security Ins Co	24082	OH	\$33	0.57%	\$16	\$4	21.83%
35	Allstate Ins Co	19232	IL	\$31	0.53%	\$36	(\$57)	(158.02)%
36	Progressive Cas Ins Co	24260	OH	\$30	0.51%	\$33	(\$2)	(5.20)%
37	Cincinnati Ins Co	10677	OH	\$28	0.48%	\$23	\$2	10.62%
38	Depositors Ins Co	42587	IA	\$27	0.47%	\$16	(\$3)	(19.25)%
39	National Surety Corp	21881	IL	\$27	0.46%	\$27	(\$2)	(7.16)%
40	Continental Western Ins Co	10804	IA	\$25	0.42%	\$14	(\$7)	(48.93)%
All 198 Other Companies				\$960	16.32%	\$1,057	(\$96)	(9.07)%
Totals (Loss Ratio is average)				\$5,881	100.00%	\$5,991	\$1,944	32.45%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Allied Lines

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$12,495	11.75%	\$13,592	\$669	4.92%
2	Safeco Ins Co Of Amer	24740	WA	\$8,559	8.05%	\$7,708	\$4,042	52.44%
3	Affiliated Fm Ins Co	10014	RI	\$6,763	6.36%	\$6,587	\$668	10.15%
4	Meritplan Ins Co	24821	CA	\$6,064	5.70%	\$5,721	\$1,138	19.88%
5	National Union Fire Ins Co Of Pitts	19445	PA	\$5,627	5.29%	\$5,647	\$400	7.08%
6	American Security Ins Co	42978	DE	\$5,556	5.22%	\$5,364	\$2,321	43.28%
7	United Serv Automobile Assn	25941	TX	\$5,129	4.82%	\$4,844	\$2,603	53.73%
8	Rural Comm Ins Co	39039	MN	\$3,552	3.34%	\$3,552	\$427	12.02%
9	Producers Agriculture Ins Co	34312	TX	\$3,289	3.09%	\$3,281	\$607	18.52%
10	Zurich Amer Ins Co	16535	NY	\$2,622	2.47%	\$2,563	\$273	10.65%
11	Pemco Mut Ins Co	24341	WA	\$2,407	2.26%	\$2,333	\$376	16.10%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$2,320	2.18%	\$2,350	\$1,520	64.68%
13	Travelers Ind Co	25658	CT	\$2,057	1.93%	\$2,038	\$312	15.29%
14	USAA Cas Ins Co	25968	TX	\$2,046	1.92%	\$1,888	\$899	47.62%
15	Liberty Mut Fire Ins Co	23035	WI	\$1,967	1.85%	\$1,817	\$1,999	110.01%
16	Ace Prop & Cas Ins Co	20699	PA	\$1,688	1.59%	\$1,688	\$983	58.21%
17	Allianz Global Risks US Ins Co	35300	CA	\$1,562	1.47%	\$1,706	\$273	16.00%
18	American Guar & Liab Ins	26247	NY	\$1,270	1.19%	\$1,266	(\$200)	(15.80)%
19	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,246	1.17%	\$981	\$13	1.37%
20	Great Amer Ins Co	16691	OH	\$1,229	1.16%	\$1,229	\$427	34.72%
21	Westport Ins Corp	39845	MO	\$1,059	1.00%	\$987	(\$69)	(7.03)%
22	American Modern Home Ins Co	23469	OH	\$1,056	0.99%	\$1,251	\$457	36.48%
23	Automobile Ins Co Of Hartford CT	19062	CT	\$1,028	0.97%	\$949	\$684	72.01%
24	American Agri Business Ins Co	12548	TX	\$1,025	0.96%	\$1,025	\$280	27.32%
25	Unigard Ins Co	25747	WI	\$1,001	0.94%	\$1,006	\$453	45.07%
26	Zurich Amer Ins Co Of IL	27855	IL	\$966	0.91%	\$975	\$155	15.86%
27	XL Ins Amer Inc	24554	DE	\$891	0.84%	\$618	(\$495)	(80.15)%
28	Western Natl Assur Co	24465	MN	\$797	0.75%	\$826	\$638	77.20%
29	Hudson Ins Co	25054	DE	\$789	0.74%	\$789	\$114	14.45%
30	NAU Country Ins Co	25240	MN	\$765	0.72%	\$784	\$162	20.64%
31	Grange Ins Assn	22101	WA	\$708	0.67%	\$734	\$200	27.25%
32	American States Ins Co	19704	IN	\$562	0.53%	\$589	\$639	108.39%
33	American Natl Prop & Cas Co	28401	MO	\$542	0.51%	\$490	\$316	64.62%
34	National Cas Co	11991	WI	\$494	0.46%	\$512	\$210	40.92%
35	Federated Rural Electric Ins Exch	11118	KS	\$492	0.46%	\$488	\$76	15.48%
36	Oregon Mut Ins Co	14907	OR	\$487	0.46%	\$498	\$63	12.62%
37	American Modern Select Ins Co	38652	OH	\$466	0.44%	\$382	\$20	5.32%
38	RSUI Ind Co	22314	NH	\$459	0.43%	\$520	(\$30)	(5.69)%
39	Pennsylvania Lumbermens Mut Ins	14974	PA	\$453	0.43%	\$357	\$0	0.00%
40	Continental Cas Co	20443	IL	\$420	0.39%	\$409	(\$1)	(0.22)%
All 199 Other Companies				\$14,476	13.61%	\$14,995	(\$389)	(2.59)%
Totals (Loss Ratio is average)				\$106,382	100.00%	\$105,342	\$23,231	22.05%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

## Line of Business: Aircraft (all perils)

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$19,239	40.13%	\$19,735	\$14,322	72.57%
2	Allianz Global Risks US Ins Co	35300	CA	\$6,565	13.69%	\$7,068	\$14,212	201.06%
3	Federal Ins Co	20281	IN	\$3,562	7.43%	\$3,522	\$983	27.89%
4	Old Republic Ins Co	24147	PA	\$2,059	4.29%	\$2,146	(\$228)	(10.64)%
5	Starnet Ins Co	40045	DE	\$1,742	3.63%	\$1,704	\$468	27.44%
6	Catlin Ins Co	19518	TX	\$1,378	2.87%	\$1,341	\$331	24.71%
7	Liberty Mut Ins Co	23043	MA	\$1,354	2.82%	\$1,395	\$709	50.82%
8	Starr Ind & Liab Co	38318	TX	\$1,328	2.77%	\$1,280	\$508	39.69%
9	Avemco Ins Co	10367	MD	\$1,151	2.40%	\$1,170	\$344	29.42%
10	XL Specialty Ins Co	37885	DE	\$1,121	2.34%	\$1,395	\$293	21.01%
11	American Alt Ins Corp	19720	DE	\$972	2.03%	\$1,058	\$1,676	158.48%
12	US Specialty Ins Co	29599	TX	\$953	1.99%	\$1,019	\$203	19.94%
13	National Liab & Fire Ins Co	20052	CT	\$805	1.68%	\$825	\$254	30.74%
14	General Reins Corp	22039	DE	\$805	1.68%	\$825	\$311	37.62%
15	Ace Prop & Cas Ins Co	20699	PA	\$716	1.49%	\$522	\$253	48.38%
16	National Ind Co	20087	NE	\$613	1.28%	\$563	\$1,045	185.47%
17	North Amer Specialty Ins Co	29874	NH	\$514	1.07%	\$518	(\$311)	(59.92)%
18	Star Ins Co	18023	MI	\$442	0.92%	\$296	\$99	33.51%
19	American Hallmark Ins Co Of TX	43494	TX	\$397	0.83%	\$484	\$267	55.27%
20	Commerce & Industry Ins Co	19410	NY	\$394	0.82%	\$182	\$40	22.15%
21	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$356	0.74%	\$327	\$647	198.05%
22	Old United Cas Co	37060	KS	\$294	0.61%	\$293	(\$46)	(15.84)%
23	American Home Assur Co	19380	NY	\$285	0.59%	\$176	(\$165)	(94.07)%
24	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$268	0.56%	\$233	\$305	130.86%
25	American Commerce Ins Co	19941	OH	\$254	0.53%	\$267	\$574	215.35%
26	AXA Ins Co	33022	NY	\$172	0.36%	\$150	(\$174)	(116.04)%
27	QBE Ins Corp	39217	PA	\$77	0.16%	\$26	\$0	0.00%
28	New York Marine & Gen Ins Co	16608	NY	\$25	0.05%	\$18	\$6	31.24%
29	Stonewall Ins Co	22276	NE	\$13	0.03%	\$2	\$1	43.95%
30	XL Ins Amer Inc	24554	DE	\$13	0.03%	\$13	\$7	50.84%
31	Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$106	0.00%
32	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$127	0.00%
33	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$172	0.00%
34	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$26	0.00%
35	American Motorists Ins Co	22918	IL	\$0	0.00%	\$0	\$2	0.00%
36	Lumbermens Mut Cas Co	22977	IL	\$0	0.00%	\$0	\$29	0.00%
37	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$112	0.00%
38	Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$12	0.00%
39	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$36	0.00%
40	American Natl Prop & Cas Co	28401	MO	\$0	0.00%	\$0	\$80	0.00%
41	Everest Reins Co	26921	DE	\$0	0.00%	\$17	\$11	65.08%
42	Zurich Amer Ins Co	16535	NY	\$0	0.00%	\$0	\$12	0.00%
43	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$74	0.00%

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04/04/2012

# 2011 Insurance Commissioner's Annual Report

Office of Insurance Commissioner

## 2011 Washington Market Share and Loss Ratio

Line of Business: Aircraft (all perils)

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
44	Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$65	0.00%
All 17	Other Companies			\$73	0.15%	\$80	(\$888)	(1114.87)%
Totals (Loss Ratio is average)				\$47,941	100.00%	\$48,650	\$36,907	75.86%

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies  
Zero Premium Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Regence BlueShield	53902	WA	HCSC	\$2,219,607	15.09%	\$2,209,782	\$1,888,453	85.46%	599,849
2	Premiera Blue Cross	47570	WA	HCSC	\$2,051,038	13.95%	\$2,044,012	\$1,713,243	83.82%	576,041
3	Group Hlth Coop	95672	WA	HMO	\$2,010,552	13.67%	\$1,996,461	\$1,865,876	93.46%	356,656
4	Group Hlth Options Inc	47055	WA	HCSC	\$1,005,203	6.84%	\$1,005,627	\$864,911	86.01%	222,023
5	Molina Hlthcare of WA Inc	96270	WA	HMO	\$835,694	5.68%	\$835,694	\$686,541	82.15%	355,441
6	UnitedHealthcare Ins Co	79413	CT	L&D	\$738,604	5.02%	\$735,052	\$585,473	79.65%	
7	Community Hlth Plan of WA	47049	WA	HCSC	\$713,056	4.85%	\$713,056	\$613,420	86.03%	282,635
8	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$510,765	3.47%	\$510,567	\$421,547	82.56%	55,049
9	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$504,297	3.43%	\$504,297	\$466,608	92.53%	83,684
10	Washington Dental Serv	47341	WA	HCSC	\$401,426	2.73%	\$401,965	\$345,400	85.93%	826,052
11	Aetna Life Ins Co	60054	CT	L&D	\$337,055	2.29%	\$329,221	\$257,649	78.26%	
12	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$287,031	1.95%	\$287,031	\$235,896	82.18%	110,058
13	Asuris NW Hlth	47350	WA	HCSC	\$261,502	1.78%	\$259,657	\$221,055	85.13%	70,851
14	Humana Ins Co	73288	WI	L&D	\$225,665	1.53%	\$223,500	\$204,217	91.37%	
15	Columbia United Providers Inc	47047	WA	HCSC	\$137,326	0.93%	\$137,326	\$118,145	86.03%	61,411
16	KPS Hlth Plans	53872	WA	HCSC	\$126,769	0.86%	\$126,769	\$117,052	92.33%	27,316
17	Regence BCBS of OR	54933	OR	HCSC	\$124,063	0.84%	\$125,361	\$100,876	80.47%	19,854
18	Sterling Life Ins Co	77399	IL	L&D	\$108,866	0.74%	\$110,433	\$109,119	98.81%	26,088
19	Soundpath Hlth	12909	WA	HCSC	\$103,992	0.71%	\$105,287	\$87,609	83.21%	11,745
20	Connecticut Gen Life Ins Co	62308	CT	L&D	\$101,644	0.69%	\$98,360	\$84,108	85.51%	
21	Standard Ins Co	69019	OR	L&D	\$92,641	0.63%	\$101,562	\$94,205	92.76%	
22	American Family Life Assur Co of Col	60380	NE	L&D	\$84,971	0.58%	\$85,232	\$38,567	45.25%	
23	Metropolitan Life Ins Co	65978	NY	L&D	\$73,925	0.50%	\$78,211	\$68,372	87.42%	
24	Unum Life Ins Co Of Amer	62235	ME	L&D	\$72,053	0.49%	\$72,529	\$81,307	112.10%	
25	Lifewise Assur Co	94188	WA	L&D	\$64,830	0.44%	\$64,591	\$46,810	72.47%	
26	Essence Hlthcare Inc	11699	MO	HMO	\$59,065	0.40%	\$59,065	\$54,608	92.45%	6,988
27	Genworth Life Ins Co	70025	DE	L&D	\$55,942	0.38%	\$54,650	\$41,759	76.41%	
28	Health Net Life Ins Co	66141	CA	L&D	\$55,047	0.37%	\$54,902	\$44,018	80.18%	
29	Mutual Of Omaha Ins Co	71412	NE	L&D	\$53,077	0.36%	\$52,684	\$38,988	74.00%	
30	Williamette Dental of WA Inc	47050	WA	LHCSC	\$44,662	0.30%	\$44,662	\$40,526	90.74%	114,121
31	Pennsylvania Life Ins Co	67660	PA	L&D	\$41,887	0.28%	\$42,066	\$30,531	72.58%	
32	Prudential Ins Co Of Amer	68241	NJ	L&D	\$41,210	0.28%	\$40,689	\$23,402	57.51%	
33	Hartford Life & Accident Ins Co	70815	CT	L&D	\$41,050	0.28%	\$40,735	\$31,574	77.51%	
34	Providence Hlth Plan	95005	OR	HMO	\$38,919	0.26%	\$39,316	\$34,183	86.94%	8,751
35	Bankers Life & Cas Co	61263	IL	L&D	\$37,054	0.25%	\$38,962	\$27,962	71.77%	
36	John Hancock Life Ins Co (USA)	65838	MI	L&D	\$36,099	0.25%	\$35,123	\$13,294	37.85%	
37	SilverScript Ins Co	12575	TN	HCSC	\$34,913	0.24%	\$34,932	\$29,022	83.08%	30,225
38	US Br SunLife Assur Co Of Canada	80802	MI	L&D	\$34,595	0.24%	\$34,898	\$22,902	65.63%	
39	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$33,602	0.23%	\$33,177	\$29,427	88.70%	
40	Vision Serv Plan	47317	WA	LHCSC	\$30,766	0.21%	\$30,766	\$24,868	80.83%	633,112
All 329 Other Companies					\$874,796	5.95%	\$862,827	\$671,862	85.54%	151,631
Totals (Loss Ratio is average)(4)					\$14,705,256	100.00%	\$14,661,038	\$12,475,385	85.09%	4,629,581

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternat, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

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04/04/2012

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Coop	95672	WA	HMO	\$1,063,269	14.03%	\$1,051,602	\$1,054,296	100.26%	144,527
2	Regence BlueShield	53902	WA	HCSC	\$891,854	11.77%	\$882,325	\$776,783	88.04%	310,491
3	Molina Hlthcare of WA Inc	96270	WA	HMO	\$796,361	10.51%	\$796,361	\$654,802	82.22%	336,640
4	Community Hlth Plan of WA	47049	WA	HCSC	\$630,151	8.31%	\$630,151	\$544,810	86.46%	245,771
5	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$496,713	6.55%	\$496,515	\$410,662	82.71%	52,601
6	Premiera Blue Cross	47570	WA	HCSC	\$440,584	5.81%	\$424,614	\$383,754	90.38%	207,679
7	Washington Dental Serv	47341	WA	HCSC	\$401,426	5.30%	\$401,965	\$345,400	85.93%	826,052
8	UnitedHealthcare Ins Co	79413	CT	L&D	\$360,505	4.76%	\$358,574	\$289,605	80.77%	
9	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$282,393	3.73%	\$282,393	\$231,799	82.08%	108,365
10	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$247,681	3.27%	\$247,681	\$236,357	95.43%	28,243
11	Humana Ins Co	73288	WI	L&D	\$225,661	2.98%	\$223,488	\$203,943	91.25%	
12	Group Hlth Options Inc	47055	WA	HCSC	\$152,383	2.01%	\$152,159	\$128,876	84.70%	50,819
13	Columbia United Providers Inc	47047	WA	HCSC	\$127,888	1.69%	\$127,888	\$110,489	86.39%	57,820
14	Sterling Life Ins Co	77399	IL	L&D	\$108,866	1.44%	\$110,433	\$109,119	98.81%	26,088
15	Soundpath Hlth	12909	WA	HCSC	\$103,992	1.37%	\$105,287	\$87,609	83.21%	11,745
16	American Family Life Assur Co of Col	60380	NE	L&D	\$84,954	1.12%	\$85,213	\$38,562	45.25%	
17	KPS Hlth Plans	53872	WA	HCSC	\$84,463	1.11%	\$84,463	\$81,996	97.08%	20,054
18	Asuris NW Hlth	47350	WA	HCSC	\$75,595	1.00%	\$74,758	\$60,995	81.59%	26,076
19	Aetna Life Ins Co	60054	CT	L&D	\$61,256	0.81%	\$62,318	\$50,389	80.86%	
20	Essence Hlthcare Inc	11699	MO	HMO	\$59,065	0.78%	\$59,065	\$54,608	92.45%	6,988
21	Genworth Life Ins Co	70025	DE	L&D	\$53,592	0.71%	\$52,595	\$41,202	78.34%	
22	Regence BCBS of OR	54933	OR	HCSC	\$51,646	0.68%	\$51,627	\$43,657	84.56%	7,141
23	Mutual Of Omaha Ins Co	71412	NE	L&D	\$50,394	0.66%	\$50,198	\$36,968	73.65%	
24	Willamette Dental of WA Inc	47050	WA	LHCSC	\$44,662	0.59%	\$44,662	\$40,526	90.74%	114,121
25	Pennsylvania Life Ins Co	67660	PA	L&D	\$41,887	0.55%	\$42,066	\$30,531	72.58%	
26	Bankers Life & Cas Co	61263	IL	L&D	\$36,926	0.49%	\$38,830	\$27,854	71.73%	
27	SilverScript Ins Co	12575	TN	HCSC	\$34,913	0.46%	\$34,932	\$29,022	83.08%	30,225
28	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$33,253	0.44%	\$32,830	\$29,215	88.99%	
29	Vision Serv Plan	47317	WA	LHCSC	\$30,766	0.41%	\$30,766	\$24,868	80.83%	633,112
30	Health Net Life Ins Co	66141	CA	L&D	\$30,479	0.40%	\$30,479	\$28,413	93.22%	
31	United Concordia Ins Co	85766	AZ	L&D	\$28,573	0.38%	\$28,573	\$24,960	87.36%	51,876
32	John Hancock Life Ins Co (USA)	65838	MI	L&D	\$27,848	0.37%	\$26,853	\$7,454	27.76%	
33	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$24,778	0.33%	\$24,778	\$20,872	84.24%	2,785
34	Transamerica Life Ins Co	86231	IA	L&D	\$20,594	0.27%	\$20,561	\$13,612	66.20%	
35	State Farm Mut Auto Ins Co	25178	IL	P&C	\$18,784	0.25%	\$14,115	\$9,697	68.70%	
36	Provident Life & Accident Ins Co	68195	TN	L&D	\$16,946	0.22%	\$17,593	\$17,049	96.91%	
37	Healthspring Life & Hlth Ins Co Inc	12902	TX	L&D	\$16,801	0.22%	\$16,801	\$13,225	78.71%	16,963
38	Northwestern Mut Life Ins Co	67091	WI	L&D	\$15,287	0.20%	\$15,205	\$8,942	58.81%	
39	Time Ins Co	69477	WI	L&D	\$13,945	0.18%	\$13,368	\$13,308	99.54%	
40	Dentegra Ins Co	73474	DE	L&D	\$10,690	0.14%	\$10,471	\$7,155	68.33%	21,199
All 265 Other Companies					\$280,971	3.71%	\$282,074	\$208,386	135.36%	50,923
Totals (Loss Ratio is average)(4)					\$7,578,794	100.00%	\$7,536,632	\$6,531,769	86.67%	3,388,304

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F=Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

Top 40 Authorized Companies  
Zero Premium Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,610,454	22.62%	\$1,619,398	\$1,329,489	82.10%	368,362
2	Regence BlueShield	53902	WA	HCSC	\$1,327,753	18.65%	\$1,327,457	\$1,111,670	83.74%	289,358
3	Group Hlth Coop	95672	WA	HMO	\$947,283	13.31%	\$944,859	\$811,580	85.89%	212,129
4	Group Hlth Options Inc	47055	WA	HCSC	\$852,820	11.98%	\$853,468	\$736,034	86.24%	171,204
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$378,099	5.31%	\$376,478	\$295,868	78.59%	
6	Aetna Life Ins Co	60054	CT	L&D	\$275,798	3.87%	\$266,902	\$207,260	77.65%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$256,617	3.60%	\$256,617	\$230,251	89.73%	55,441
8	Asuris NW Hlth	47350	WA	HCSC	\$185,906	2.61%	\$184,899	\$160,059	86.57%	44,775
9	Connecticut Gen Life Ins Co	62308	CT	L&D	\$99,645	1.40%	\$96,403	\$79,061	82.01%	
10	Standard Ins Co	69019	OR	L&D	\$85,235	1.20%	\$94,316	\$93,612	99.25%	
11	Community Hlth Plan of WA	47049	WA	HCSC	\$82,904	1.16%	\$82,904	\$68,611	82.76%	36,864
12	Regence BCBS of OR	54933	OR	HCSC	\$72,417	1.02%	\$73,734	\$57,219	77.60%	12,713
13	Metropolitan Life Ins Co	65978	NY	L&D	\$65,750	0.92%	\$64,207	\$64,537	100.51%	
14	Unum Life Ins Co Of Amer	62235	ME	L&D	\$65,155	0.92%	\$65,116	\$73,073	112.22%	
15	Lifewise Assur Co	94188	WA	L&D	\$64,830	0.91%	\$64,591	\$46,810	72.47%	
16	KPS Hlth Plans	53872	WA	HCSC	\$42,306	0.59%	\$42,306	\$35,056	82.86%	7,262
17	Hartford Life & Accident Ins Co	70815	CT	L&D	\$41,034	0.58%	\$40,734	\$31,574	77.51%	
18	Molina Hlthcare of WA Inc	96270	WA	HMO	\$39,333	0.55%	\$39,333	\$31,739	80.69%	18,801
19	Prudential Ins Co Of Amer	68241	NJ	L&D	\$38,152	0.54%	\$37,760	\$22,615	59.89%	
20	US Br SunLife Assur Co Of Canada	80802	MI	L&D	\$34,595	0.49%	\$34,898	\$22,902	65.63%	
21	Providence Hlth Plan	95005	OR	HMO	\$28,353	0.40%	\$28,771	\$25,427	88.38%	6,242
22	Life Ins Co Of N Amer	65498	PA	L&D	\$25,868	0.36%	\$25,868	\$35,936	138.92%	
23	HCC Life Ins Co	92711	IN	L&D	\$25,578	0.36%	\$25,578	\$21,405	83.69%	
24	Health Net Life Ins Co	66141	CA	L&D	\$24,568	0.35%	\$24,423	\$15,605	63.90%	
25	Principal Life Ins Co	61271	IA	L&D	\$23,631	0.33%	\$23,550	\$15,070	63.99%	
26	Lincoln Natl Life Ins Co	65676	IN	L&D	\$22,731	0.32%	\$22,785	\$15,219	66.80%	
27	Symetra Life Ins Co	68608	WA	L&D	\$21,226	0.30%	\$21,369	\$20,778	97.23%	
28	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$18,523	0.26%	\$18,391	\$9,687	52.67%	
29	Mega Life & Hlth Ins Co The	97055	OK	L&D	\$18,091	0.25%	\$18,207	\$16,523	90.75%	
30	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,400	0.24%	\$17,377	\$13,923	80.12%	
31	Regence Life & Hlth Ins Co	97985	OR	L&D	\$17,018	0.24%	\$16,848	\$10,280	61.02%	
32	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$16,548	0.23%	\$16,548	\$13,714	82.87%	5,297
33	Union Security Ins Co	70408	KS	L&D	\$15,774	0.22%	\$15,772	\$12,590	79.82%	
34	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$14,052	0.20%	\$14,052	\$10,886	77.47%	2,448
35	HM Life Ins Co	93440	PA	L&D	\$13,167	0.18%	\$13,305	\$9,189	69.06%	
36	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$12,899	0.18%	\$12,824	\$12,801	99.82%	
37	Reliastar Life Ins Co	67105	MN	L&D	\$12,080	0.17%	\$11,895	\$8,420	70.79%	
38	American Fidelity Assur Co	60410	OK	L&D	\$10,488	0.15%	\$10,267	\$6,765	65.89%	
39	Columbia United Providers Inc	47047	WA	HCSC	\$9,437	0.13%	\$9,437	\$7,656	81.12%	3,591
40	Liberty Life Assur Co Of Boston	65315	NH	L&D	\$9,027	0.13%	\$9,984	\$6,795	68.06%	
All 193 Other Companies					\$196,776	2.76%	\$192,658	\$142,391	135.30%	6,790
Totals (Loss Ratio is average)(4)					\$7,119,323	100.00%	\$7,116,289	\$5,940,080	83.47%	1,241,277

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Minnesota Life Ins Co	66168	MN	L&D	\$1,246	18.03%	\$1,269	\$631	49.76%	
2	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,190	17.23%	\$1,196	\$197	16.50%	
3	Cuna Mut Ins Society	62626	IA	L&D	\$1,181	17.10%	\$1,247	\$413	33.11%	
4	American Hlth & Life Ins Co	60518	TX	L&D	\$724	10.48%	\$723	\$937	129.56%	
5	American Modern Life Ins Co	65811	OH	L&D	\$631	9.14%	\$694	\$29	4.20%	
6	Central States Ind Co Of Omaha	34274	NE	P&C	\$539	7.80%	\$539	\$19	3.57%	
7	Merit Life Ins Co	65951	IN	L&D	\$503	7.28%	\$534	\$371	69.50%	
8	Household Life Ins Co	93777	MI	L&D	\$366	5.30%	\$401	\$8	2.10%	
9	American Security Ins Co	42978	DE	P&C	\$101	1.46%	\$101	\$0	(0.13)%	
10	State Farm Mut Auto Ins Co	25178	IL	P&C	\$100	1.44%	\$136	\$78	57.26%	
11	Stonebridge Life Ins Co	65021	VT	L&D	\$62	0.90%	\$62	\$12	19.79%	
12	American Heritage Life Ins Co	60534	FL	L&D	\$57	0.83%	\$63	\$167	263.42%	
13	Transamerica Life Ins Co	86231	IA	L&D	\$56	0.82%	\$86	\$99	114.44%	
14	Central States H & L Co Of Omaha	61751	NE	L&D	\$49	0.70%	\$191	\$56	29.21%	
15	Monumental Life Ins Co	66281	IA	L&D	\$44	0.63%	\$46	\$32	70.57%	
16	American Natl Ins Co	60739	TX	L&D	\$34	0.49%	\$95	\$10	10.44%	
17	Protective Life Ins Co	68136	TN	L&D	\$16	0.23%	\$96	\$4	3.80%	
18	Centurion Life Ins Co	62383	IA	L&D	\$15	0.21%	\$15	\$10	66.43%	
19	Landcar Life Ins Co	92274	UT	L&D	\$13	0.19%	\$3	\$0	4.97%	
20	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$12	0.17%	\$12	\$23	201.85%	
21	Zale Life Ins Co	71323	AZ	L&D	\$11	0.16%	\$11	\$2	16.35%	
22	American Republic Ins Co	60836	IA	L&D	\$5	0.08%	\$0	\$1	152.99%	
All 11 Other Companies					(\$47)	(0.69)%	\$363	\$124	293.45%	
Totals (Loss Ratio is average)(4)					\$6,907	100.00%	\$7,882	\$3,223	40.89%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment on provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner

2011 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Collectively Renewable

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Washington Natl Ins Co	70319	IN	L&D	\$90	38.84%	\$91	\$25	27.27%	
2	Boston Mut Life Ins Co	61476	MA	L&D	\$34	14.64%	\$33	\$11	32.69%	
3	Philadelphia Amer Life Ins Co	67784	TX	L&D	\$31	13.36%	\$31	\$33	105.28%	
4	Bankers Life & Cas Co	61263	IL	L&D	\$27	11.85%	\$30	\$12	40.14%	
5	Mutual Of Omaha Ins Co	71412	NE	L&D	\$12	5.00%	\$12	\$15	122.22%	
6	Union Fidelity Life Ins Co	62596	KS	L&D	\$11	4.81%	\$11	\$7	65.15%	
7	Horace Mann Life Ins Co	64513	IL	L&D	\$9	3.73%	\$9	\$23	266.50%	
8	National Cas Co	11991	WI	P&C	\$6	2.50%	\$6	\$0	0.00%	
9	United Teacher Assoc Ins Co	63479	TX	L&D	\$4	1.64%	\$4	\$1	20.70%	
10	Continental Gen Ins Co	71404	OH	L&D	\$2	1.06%	\$2	\$0	0.00%	
11	World Ins Co	70629	NE	L&D	\$2	0.89%	\$1	\$0	0.00%	
12	Perico Life Ins Co	85561	DE	L&D	\$1	0.32%	\$1	\$0	0.00%	
13	Unum Life Ins Co Of Amer	62235	ME	L&D	\$1	0.31%	\$1	\$196	26051.33%	
All 13 Other Companies					\$2	1.04%	\$3	(\$10)	(24.18)%	
Totals (Loss Ratio is average)(4)					\$232	100.00%	\$234	\$312	133.33%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington  
Office of Insurance Commissioner  
2011 Washington Market Share and Loss Ratio  
Line of Business: Workers Compensation

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	SeaBright Ins Co	15563	IL	\$11,795	48.21%	\$10,599	\$6,076	57.33%
2	Commerce & Industry Ins Co	19410	NY	\$2,790	11.40%	\$2,962	\$653	22.04%
3	Red Shield Ins Co	41580	WA	\$1,416	5.79%	\$1,416	\$225	15.89%
4	Alaska Natl Ins Co	38733	AK	\$1,333	5.45%	\$1,330	\$522	39.25%
5	Zurich Amer Ins Co	16535	NY	\$1,266	5.17%	\$1,511	\$4,176	276.42%
6	Federal Ins Co	20281	IN	\$1,263	5.16%	\$1,227	\$464	37.85%
7	Liberty Ins Corp	42404	IL	\$1,142	4.67%	\$1,097	(\$424)	(38.67)%
8	American Zurich Ins Co	40142	IL	\$395	1.61%	\$459	\$94	20.41%
9	Insurance Co Of The State Of PA	19429	PA	\$369	1.51%	\$286	\$53	18.52%
10	Great Northern Ins Co	20303	IN	\$340	1.39%	\$349	\$271	77.68%
11	New Hampshire Ins Co	23841	PA	\$292	1.19%	\$370	\$47	12.72%
12	Wausau Underwriters Ins Co	26042	WI	\$282	1.15%	\$280	\$26	9.22%
13	Hartford Cas Ins Co	29424	IN	\$218	0.89%	\$242	(\$13)	(5.34)%
14	ACIG Ins Co	19984	IL	\$205	0.84%	\$205	\$152	74.06%
15	First Liberty Ins Corp	33588	IL	\$182	0.74%	\$183	\$111	60.37%
16	Old Republic Ins Co	24147	PA	\$138	0.56%	\$140	\$41	29.16%
17	Pennsylvania Manufacturers Ind Co	41424	PA	\$108	0.44%	\$17	\$2	13.73%
18	Employers Ins of Wausau	21458	WI	\$103	0.42%	\$104	\$147	141.41%
19	Electric Ins Co	21261	MA	\$83	0.34%	\$83	\$0	0.00%
20	Wausau Business Ins Co	26069	WI	\$82	0.34%	\$79	(\$1)	(1.67)%
21	American Cas Co Of Reading PA	20427	PA	\$82	0.33%	\$81	\$30	36.67%
22	Sentry Ins A Mut Co	24988	WI	\$79	0.32%	\$101	\$26	25.22%
23	Twin City Fire Ins Co Co	29459	IN	\$74	0.30%	\$68	\$51	75.33%
24	XL Specialty Ins Co	37885	DE	\$74	0.30%	\$70	\$24	34.04%
25	Transportation Ins Co	20494	IL	\$73	0.30%	\$65	(\$14)	(21.78)%
26	Sentinel Ins Co Ltd	11000	CT	\$70	0.29%	\$50	\$14	27.89%
27	Liberty Mut Ins Co	23043	MA	\$68	0.28%	\$64	\$27	41.64%
28	Chubb Ind Ins Co	12777	NY	\$65	0.27%	\$60	\$20	33.27%
29	American Guar & Liab Ins	26247	NY	\$48	0.20%	\$52	\$12	23.49%
30	Pacific Ind Co	20346	WI	\$43	0.18%	\$49	\$13	25.93%
31	American Ins Co	21857	OH	\$41	0.17%	\$41	\$138	340.91%
32	United States Fire Ins Co	21113	DE	\$41	0.17%	\$38	\$6	14.73%
33	Amerisure Mut Ins Co	23396	MI	\$34	0.14%	\$32	(\$5)	(16.17)%
34	Continental Cas Co	20443	IL	\$31	0.13%	\$31	\$60	194.60%
35	Vigilant Ins Co	20397	NY	\$29	0.12%	\$25	\$5	21.99%
36	North River Ins Co	21105	NJ	\$28	0.11%	\$19	\$5	27.51%
37	Discover Prop & Cas Ins Co	36463	IL	\$26	0.11%	\$13	\$9	69.11%
38	Ohio Cas Ins Co	24074	OH	\$25	0.10%	\$117	(\$22)	(18.98)%
39	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$24	0.10%	\$23	(\$1)	(3.47)%
40	Nova Cas Co	42552	NY	\$24	0.10%	\$16	\$3	17.51%
All 124 Other Companies				(\$312)	(1.28)%	\$1,002	(\$13,952)	(1392.50)%
Totals (Loss Ratio is average)				\$24,467	100.00%	\$24,956	(\$932)	(3.73)%

(1)Excluding all Loss Adjustment Expenses (LAE)